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Ontario. Legislative Assembly

SESSIONAL PAPERS

VOL. LV—PART III

FOURTH SESSION

OF THE

FIFTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

SESSION 1923

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No. 2 Estimates—Supplementary for the service of the Province for the year ending 31st October, 1923. Presented to the Legislature, February 22nd, 1923. *Printed.* Estimates for the year ending 31st October, 1924. Presented to the Legislature, May 1st, 1923. *Printed.* Supplementary Estimates, grant to Dr. Banting. Presented to the Legislature, May 4th, 1923. *Not Printed.*

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No. 7 Report of the Inspector of Registry Offices for the year 1922. Presented to the Legislature, April 9th, 1923. *Printed.*

No. 8 Report of the Municipal Auditor for the year 1922. Presented to the Legislature, January 24th, 1923. *Printed.*

No. 9 Report of the Commissioners for the Queen Victoria Niagara Falls Park for the year 1922. Presented to the Legislature, April 30th, 1923. *Printed.*

No. 10 Report of the Superintendent of Insurance for the year 1922. Presented to the Legislature, May 1st, 1922. *Printed.*

No. 11 Report of the Registrar of Friendly Societies for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

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No. 14 Report of the Department of Game and Fisheries for the year 1922. Presented to the Legislature, May 2nd, 1923. *Printed.*

No. 15 Report upon Highway Improvement for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

No. 16 Report of the Department of Labour for the year 1922. Presented to the Legislature, May 4th, 1923. *Printed.*

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No. 18 Report of the Board of Governors of the University of Toronto for the year ending 30th June, 1922. Presented to the Legislature March 5th, 1923. *Printed.*

No. 19 Report of the Secretary and Registrar of the Province for the year 1922. Presented to the Legislature, March 26th, 1923. *Printed.*

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No. 22 Report of the Inspector upon the Hospitals for Insane, Feeble-minded and Epileptic, for the year 1922. Presented to the Legislature, May 4th, 1923. *Printed.*

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No. 24 Report of the Ontario Parole Board for the year ending October 31st, 1922. Presented to the Legislature, February 14th, 1923. *Printed.*

No. 25 Report of the Inspector upon Hospitals and Charitable Institutions for the year 1922. Presented to the Legislature, May 4th, 1922. *Printed.*

No. 26 Report of the Inspector upon Prisons and Reformatories. Presented to the Legislature, May 4th, 1923. *Printed.*

No. 27 Report of the Superintendent upon Neglected and Dependent Children for the year 1922. Presented to the Legislature, May 4th, 1922. *Not Printed.*

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No. 32 Report of the Agricultural and Experimental Union for the year 1922. Presented to the Legislature, May 4th, 1923. *Printed.*

No. 33 Report of the Stallion Enrolment Board for the year 1922. *Not Presented.*

No. 34 Report of the Vegetable Growers' Association for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

No. 35 Report of the Corn Growers' Association for the year 1922. *Not Presented.*

No. 36 Report of the Entomological Society for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

No. 37 Report of the Beekeepers' Association for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

No. 38 Report of the Dairymen's Association for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

No. 39 Report of the Live Stock Branch of Department of Agriculture for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

No. 40 Report of the Bureau of Municipal Affairs upon Housing for the year 1922. Presented to the Legislature, March 5th, 1923. *Printed.*

No. 41 Report upon Women's Institutes for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

No. 42 Report of the Agricultural Societies and of the Convention of the Association of Fairs and Exhibitions for the year 1922. Presented to the Legislature, April 20th, 1923. *Printed.*

No. 43 Report of the Horticultural Societies for the year 1922. Presented to the Legislature, May 1st, 1922. *Printed.*

No. 44 Report of the Fruit Growers' Association for the year 1922. Presented to the Legislature, May 1st, 1923. *Printed.*

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No. 49 Report of the Hydro-Electric Power Commission for the year 1922. Presented to the Legislature, May 4th, 1923. *Printed.*

No. 50 Report of the Ontario Railway and Municipal Board for the year 1922. Presented to the Legislature, April 30th, 1923. *Printed.*

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No. 52 Report of the Bureau of Archives for the year 1922. Presented to the Legislature, May 1st, 1923. *Not Printed.*

No. 53 Report of the Librarian of the Legislative Assembly for the year 1922. Presented to the Legislature, February 9th, 1923. *Not Printed.*

No. 54 Auditors' Report 1921-22, pursuant to provision of Order-in-Council dated October 28th, 1909. Presented to the Legislature, February 26th, 1923. *Printed.*

No. 55 Report of Workmen's Compensation Board for the year 1922. Presented to the Legislature, May 4th, 1922. *Printed.*

No. 56 Report of the Commission to conduct inquiry into the truth or falsity of certain charges, etc., reflecting on the Administration of the Attorney-General's Department in respect of the investigation into the death of Captain Orville Huston, at Fort Frances, December 16th, 1921, etc., etc., etc. Presented to the Legislature, January 25th, 1923. *Not Printed.*

No. 57 Report on Osgoode Hall of the Commission to Inquire, Consider and Report upon the best mode of selecting, appointing and remunerating Sheriffs, etc., etc., etc. Presented to the Legislature, January 24th, 1923. *Not Printed.*

No. 58 Copy of agreement and contract with the United Press, Limited, in connection with printing for the Legislative Assembly. Presented to the Legislature, February 7th, 1923. *Printed.*

No. 59 Copy of agreement and contract with the United Press, Limited, in connection with binding for the Legislative Assembly. Presented to the Legislature, February 7th, 1923. *Printed.*

No. 60 Report of Commissioner under The Extramural Employment of Sentenced Persons Act, 1921, for the year ending October 31st, 1922. Presented to the Legislature, January 24th, 1923. *Printed.*

No. 61 Final Report of the Representative of the Province of Ontario, respecting the Lake Disaster Fund of Canada. Presented to the Legislature, January 24th, 1923. *Not Printed.*

No. 62 Return to an Order of the House, dated 9th February, 1923, That there be laid before this House, a Return of all correspondence between any Minister of the Government, the Civil Service Commissioner or any Officer of the Government and any other person or persons regarding the appointment of Allan MacDonald, formerly Assistant Crown Timber Agent at Fort Frances, in the Rainy River District. Presented to the Legislature, March 5th, 1923. Mr. McCrea. *Not Printed.*

No. 63 Report of Commission to investigate and report upon the accuracy or otherwise of all returns made pursuant to the Crown Timber Act, etc., etc., etc. Presented to the Legislature, January 24th, 1923. *Not Printed.*

No. 64 Return to an Order of the House of June 8th, 1922, That there be laid before this House, a Return of copies of all papers, documents, correspondence, cablegrams, reports and memoranda between any person or persons, companies or corporations, and any member of the Government in reference to the re-purchase or refunding of the loan or loans in connection with which A. H. Pepall was sent to England by the Government in 1920. Presented to the Legislature, January 24th, 1923. Mr. Ferguson. *Not Printed.*

No. 65 Return to an Order of the House of the 6th June, 1922, That there be laid before the House, a Return of copies of all documents, agreements, memoranda, correspondence and papers relating to the Rockfeller Foundation Gift to Toronto University, between the Minister of Education or any other Minister of the Government, or the President, or any other of the University authorities, and any person or persons whomsoever, with reference to the said gift. Presented to the Legislature, January 24th, 1923. Mr. Marshall. *Not Printed.*

No. 66 Regulations and Orders-in-Council passed since the last Session of the Legislature under the authority of The Department of Education Act or of the Acts respecting Public Schools, Separate Schools or High Schools. Presented to the Legislature, January 25th; February 7th; February 23rd; March 7th; April 6th and May 4th, 1923. *Not Printed.*

No. 67 Return to an Order of the House, dated 16th February, 1923, That there be laid before this House, a Return of copies of all letters, telegrams, papers and documents, evidence and reports in connection with the alleged accident of W. W. Calhoun of Sault Ste. Marie, together with the reports, recommendations, findings, rulings and decision of the Workmen's Compensation Board or any officials under their control or in their employ, and the same be laid upon the table of the House. Presented to the Legislature, March 19th, 1923. Mr. Dewart. *Not Printed.*

No. 68 Return to an Order of the House of the 10th March, 1922, That there be laid before the House, a Return of all correspondence, telegrams or communications between the Attorney-General, the Prime Minister or any member of the Government, N. W. Rowell or R. T. Harding, representing the Attorney-General, and E. W. Backus or any official of the International Lumber Company of Minnesota in connection with the action against the Shevlin-Clarke Company, relative to Berths 45, 49 and 51. Presented to the Legislature, January 26th, 1923. Mr. Ferguson. *Not Printed.*

No. 69 Report of the Agricultural Development Board for the year ending October 31st, 1922. Presented to the Legislature, January 26th, 1923. *Not Printed.*

No. 70 Supplementary Return to an Order of the House of the 25th May, 1922, That there be laid before this House, a Return of the Legislative grants for the year 1922 paid to the Rural, Public and Separate Schools, in the Counties and Districts and to the Urban, Public and Separate Schools in the Counties and Districts which, in accordance with the Provisions of the Amendment to the Schools Act, passed in 1922, were classed as Rural Schools, and received grants as such. Presented to the Legislature, February 1st, 1923. Mr. Cooke. *Not Printed.*

No. 71 Return to an Order of the House, dated 31st January, 1923, That there be laid before this House, a Return showing copies of all correspondence between George Bell, K.C., and the Honourable the Attorney-General in reference to the moving of the Ontario Government Dispensaries to premises adjoining the property of St. Andrew's Church, in the City of Toronto. Presented to the House, February 5th, 1923. Mr. Dewart. *Not Printed.*

No. 72 Report relative to the situation in the Thunder Bay District of Commission to inquire into and report on estimates submitted from time to time to the Hydro-Electric Power Commission of Ontario for the Queenston-Chippawa Power Development and also all estimates for the said work submitted by the said Commission to the Government of Ontario, etc., etc., etc. Presented to the Legislature, February 7th, 1923. *Not Printed.*

No. 73 Return to an Order of the House of the 26th April, 1922, That there be laid before the House a Return showing: (*a*) the total amount received by the Honourable the Provincial Treasurer or his Department, or any department or sub-department of the Government, during the months of August, September and October during each of the years 1919, 1920 and 1921, under the heading of Ordinary Revenue in regard to items mentioned. Presented to the Legislature, February 7th, 1923. Mr. Sinclair. *Not Printed.*

No. 74 Statement showing all sums credited to the Highway Improvement Fund and all payments chargeable thereto for the fiscal year ending 31st October, 1922. Presented to the Legislature, February 8th, 1923. *Not Printed.*

No. 75 Reports of Clarkson, Gordon and Dilworth upon the accounts of the Hydro-Electric Power Commission of Ontario for the year ending 31st October, 1920 and 1921. Presented to the Legislature, April 13th, 1923. *Printed.*

No. 76 Statement and Report of the Ontario Athletic Commission and of the Auditor thereof, for the year ending October 31st, 1922. Presented to the Legislature, February 23rd, 1923. *Not Printed.*

No. 77 Return to an Order of the House of the 7th February, 1923, for a Return of copies of all letters, telegrams, and all other evidence of investigation in connection with the alleged accident to one Mansford H. Clement, deceased, formerly of Orillia, Ont., and that a copy of the discussion of the Workmen's Compensation Board on same be also returned and laid on the table of the Legislature for inspection by the House. Presented to the Legislature, February 26th, 1923. Mr. Johnston (Simcoe). *Not Printed.*

No. 78 Report of the Board of Visitors, respecting the Homewood Sanatorium, Guelph. Presented to the Legislature, February 26th, 1923. *Not Printed.*

No. 79 Report on the Central Ontario System of the Commission to enquire into and report upon (1) all estimates submitted from time to time for the Queenston-Chippawa Power Development, etc., etc., etc. Presented to the Legislature, March 5th, 1923. *Not Printed.*

No. 80 Return to an Order of the House, dated 9th of February, 1923, That there be laid before this House, a Return showing the names of members of the permanent staff of the Hydro-Electric Commission of Ontario, who have been granted an increase in salary since January 1st, 1923, also showing the amount of increase in each case. Presented to the Legislature, March 21st, 1923. Mr. McLeod. *Not Printed.*

No. 81 Return to an Order of the House, dated 12th of March, 1923, That there be laid before this House, a Return (*a*) of all evidence and proceedings, including all exhibits and documents, as taken in the Northern Ontario Fire Investigation before the Fire Marshal of Ontario. (*b*) Copies of all correspondence carried on by the Fire Marshal of Ontario, counsel employed in investigation, and officials of Fire Marshal's Department with all persons, including the Government and the members of the Fire Relief Committee. (*c*) Copies of all correspondence carried on by the Premier, or any member of his Government, or his Department, relating to the said fire, and regarding the appointment of a Fire Relief Committee, including the appointment of said Committee. Presented to the Legislature, March 21st, 1923. Mr. Ferguson. *Not Printed.*

No. 82 Return to an Order of the House, dated 14th of March, 1923, That there be laid before this House, a Return showing in detail the estates from which succession duties came in 1921 and 1922, similar to the particulars published theretofore in the Public Accounts, and that hereafter such particulars be published yearly in the Public Accounts as has been customary. Presented to the Legislature, March 21st, 1923. Mr. J. W. Curry. *Not Printed.*

No. 83 Return to an Order of the House dated 14th March, 1923, That there be laid before this House, a Return of a copy of the report made by Harbinger & Allen, chartered accountants, of their investigation into the Department of Lands and Forests, and same to be laid upon the Table of the House. Presented to the Legislature, March 27th, 1923. Mr. Marceau. *Not Printed.*

No. 84 Report of the Ontario Provincial Police for the year 1922. Presented to the Legislature, April 6th, 1923. *Printed.*

No. 85 Return to an Order of the House dated 16th March, 1923, That there be laid before this House, a Return of copies of all estimates, cruises, explorations, maps and reports of every description in connection with the area north of Cochrane, received by the Government prior to and since the commencement of construction work on the T. & N. O. Railway. Presented to the Legislature, April 6th, 1923. Mr. MacBride. *Not Printed.*

No. 86 Return to an Order of the House dated 14th March, 1923, That there be laid before this House, a Return of dates of meetings held by the Board of Governors, Toronto University, since 1915, with the names of those attending such meetings. Presented to the Legislature, April 6th, 1923. Mr. Watson. *Not Printed.*

No. 87 Return to an Order of the House dated 16th March, 1923, That there be laid before this House, a Return of all applications for licenses to spear or net fish in Hamilton Bay for the years 1920, 1921, 1922. 2. List of names of those who secured licenses to spear or net fish in Hamilton Bay for the years 1920, 1921 and 1922. 3. List of names of those who applied for, and the names of those who secured special permission or licenses to spear or net fish in the spring in Hamilton Bay, during each of the above mentioned years, and the authority under which such special permission was given. Presented to the Legislature, April 6th, 1923. Mr. Halcrow. *Not Printed.*

No. 88 Report of the Public Service Superannuation Board for the year 1922. Presented to the Legislature, April 9th, 1923. *Printed.*

No. 89 Report of the Minimum Wage Board for the year 1922. Presented to the Legislature, April 12th, 1923. *Printed.*

No. 90 Report on Sandwich, Windsor and Amherstburg Railway and Windsor and Tecumseh Electric Railway of the Commission to enquire into and report upon: 1. All estimates submitted from time to time to the Hydro-Electric Power Commission of Ontario for the Queenston-Chippawa power development, and also all estimates for the said work submitted by the said Commission to the Government of Ontario. 2. The reason for increases from time to time in the estimates for the Queenston-Chippawa power development, etc. Presented to the Legislature, April 16th, 1923. *Not Printed.*

No. 91 Report of the Civil Service Commissioner of Ontario for the year ending 31st October, 1922. Presented to the Legislature, April 26th, 1923. *Printed.*

No. 92 Return to an Order of the House of the Nineteenth day of April, for a Return of copies of all letters, telegrams, papers, documents and reports in connection with the accident of James F. Devine, Cochrane, Ontario, together with reports, recommendations, findings, rulings, and decisions of the Workmen's Compensation Board or any officials under their control or in their employ and the same be laid upon the table of the House. Presented to the Legislature, April 20th, 1923. Mr. Marceau. *Not Printed.*

No. 93 Return to an Order of the House of the Nineteenth day of April, for a Return of all letters, telegrams, papers, documents, and reports in connection with an accident to Eugene Seguin, North Bay, working with his father for Michael Dweyer, who is a sub-contractor of Mr. Satchell, contractor for the Spanish River Pulp and Paper Company, together with reports, recommendations, findings, rulings, and decisions of the Workmen's Compensation Board, or any officials under their control or in their employ. Presented to the Legislature, April 20th, 1923. Mr. Marceau. *Not Printed.*

No. 94 Return to an Order of the House of the Nineteenth day of April, for a Return of (1) all copies of documents, papers, letters and correspondence in connection with the proposal of the Government that Spadina House should be used as the offices for the Workmen's Compensation Board; (2) of all documents, papers, letters, correspondence and minutes concerning the refusal of the Chairman of the Workmen's Compensation Board or the Board to have the staff under the Workmen's Compensation Board placed under the Civil Service Act; (3) of a report setting out the number of pay roll auditors in 1915 and 1916, and of the number of contributing firms in each of these years respectively; and also of the number of auditors in 1922 and the number of firms contributing in that year. Presented to the Legislature, April 20th, 1923. Mr. Dewart. *Not Printed.*

No. 95 Return to an Order of the House of the Nineteenth day of April, for a Return showing all the different tables used by the Workmen's Compensation Board for computing Pension Reserves, with the dates during which each table was in force and copy of the minute or resolution adopting new tables at any time with the date of such minute. Presented to the Legislature, April 20th, 1923. Mr. Dewart. *Not Printed.*

No. 96 Return to an Order of the House of the Nineteenth day of April, for a Return showing copies of all correspondence, telegrams, reports of investigation relating to the claim 264,504, made to the Workmen's Compensation Board for injuries received by C. J. Halliday whilst employed as foreman carpenter by W. J. Fletcher, as well as all correspondence, reports, etc., dealing with the subsequent demand by the said Board for fees from the said Halliday as an employer of labour. Presented to the Legislature, April 20th, 1923. Mr. Tolmie. *Not Printed.*

No. 97 Return to an Order of the House, showing copies of all correspondence, telegrams, reports or recommendations relating to the removal from office of Fortunat Cadieux, Bailiff of the First Divisional Court, County of Prescott (county town of L'Orignal), and the appointment of Albert Rochau in his place. Presented to the Legislature, April 20th, 1923. Mr. Evanturel. *Not Printed.*

No. 98 Report of Mothers' Allowances Commission for the year 1922. Presented to the Legislature, April 30th, 1923. *Printed.*

No. 99	Return to an Order of April 19th, 1923, for a Return of copies of all correspondence, reports, documents and papers between the Workmen's Compensation Board and the Public Works Department, or any other Department of the Government or persons, and between any Department of the Government and the Workmen's Compensation Board or any person or persons, in connection with the death of Harry S. Scott, and payment of any moneys to the widow of the said Harry S. Scott of Orillia, and any ruling of the Treasury Department. Presented to the Legislature, April 30th, 1923. Mr. John A. Currie. *Not Printed.*
No. 100	Statement on distribution of Statutes. Presented to the Legislature, May 1st, 1923. *Not Printed.*
No. 101	Return to an Order of the House of 16th March, 1923, That there be laid before this House, a Return of all applications, recommendations, letters, telegrams, papers and other correspondence having reference to the appointment to positions in the Algonquin Park, of the following:—E. C. Brewer, G. A. Holmberg, F. Lovesey, M. Newell, C. Ryan, T. Saraza, D. Stringer, A. Grant, W. A. Mooney, J. P. Foran, P. J. Gervais. Presented to the Legislature, May 2nd, 1923. Mr. Marceau. *Not Printed.*
No. 102	Return to an Order of the House of the 14th March, 1923, for a Return of copies of all letters, telegrams, recommendations and other correspondence having reference to the appointment of Mark Robinson as temporary park superintendent of Algonquin Park, and to the proposed appointment of the same person as permanent superintendent of Algonquin Park. Presented to the Legislature, May 3rd, 1923. Mr. Marceau. *Not Printed.*
No. 103	Report of the Soldiers' Aid Commission for the year ending 31st October, 1923. Presented to the Legislature, May 4th, 1923. *Not Printed.*

ANNUAL REPORT

OF THE

Inspector of Division Courts

FOR THE

PROVINCE OF ONTARIO

FOR THE YEAR

1922

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
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1923

Printed by
THE RYERSON PRESS

TORONTO, February 1st, 1923.

To His Honour COLONEL HENRY COCKSHUTT,

Lieutenant-Governor of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to Your Honour the Report of the Inspector of Division Courts of the Province of Ontario, for the year ending 31st December, 1922.

Respectfully submitted,

W. E. RANEY,

Attorney-General.

Toronto, February 1st, 1923.

Sir,—I have the honour to submit herewith, to be presented to His Honour the Lieutenant-Governor, the Report of the Inspector of Division Courts, for the year ending 31st December, 1922.

I have the honour to be, Sir,

Your obedient servant,

W. W. Ellis,

Inspector.

To the Honourable W. E. Raney, K.C.,
Attorney-General, Toronto.

Annual Report of the
INSPECTOR OF DIVISION COURTS
For the Province of Ontario
FOR THE YEAR ENDING 31st DECEMBER, 1922

Toronto, February 1st, 1923.

To His Honour,
HENRY COCKSHUTT,
Lieutenant-Governor of Ontario.

MAY IT PLEASE YOUR HONOUR:

I have the honor to submit the following report upon the Division Courts of the Province for the year ending 31st December, 1922.

Complete figures are given showing the volume of business transacted in each Division Court as returned by the several Clerks and Bailiffs throughout the Province.

Appendix "A" shows the number of suits entered in each County and District during the year, the total amount of the claims entered, the number of transcripts of judgment and judgment summonses issued, the number of judgment debtors ordered to be committed, the amount of suitors' moneys paid into and out of court, etc., etc.

Appendix "B" gives a correct list of the several Division Court Clerks throughout the Province, together with their Post Office address, the County or District in which their office is situated, and the number of their court.

Appendix "C" gives similar information regarding the bailiffs.

Appendix "D" sets forth the territorial divisions in the Province, together with the names of the judicial officers.

Appendix "E" gives the Division Court Tariff of Clerks' and Bailiffs' Fees, including fees allowed to witnesses and appraisers.

CLAIMS ENTERED FOR SUIT.

That the Division Courts throughout Ontario are serving a useful purpose, and that suitors are obtaining satisfactory results therein, is strikingly shown, by comparing the volume of business transacted in these courts, from year to year.

Since the year immediately following the close of the Great War, the business has increased by leaps and bounds. The high record of suits entered during one year (70,115 original claims in 1921) was surpassed during the year ending 31st December last, when 81,667 claims were entered for suit for the huge total of $5,275,738.07.

While the increased jurisdiction granted to the Division Courts a few years ago has helped to swell the volume of business passing through these courts, the great bulk of the claims entered are for small amounts. There were 12,386 suits entered where the amount of the claim did not exceed $10.00.

It is thought by many persons that when there is great activity in the collection of claims by recourse to the Courts, that it is an indication of general depression in the commercial world. A careful analysis of the business done in the Division Courts, goes to show that there is more suing of accounts when conditions are normal, and in so called good times, and that suitors are reluctant to incur court costs, unless there is some likelihood of recovering from the debtor.

Prompt and courteous attention to the business entrusted to them on the part of the Clerks and Bailiffs is also a big factor and shows results in the increase in the number of claims entered in court. This is particularly true as regards the Bailiffs. If a bailiff is indifferent to the interest of suitors, slow to effect service, and lacking in vigor in forcing writs of execution, the business in that division dwindles away.

GENERAL REMARKS.

Owing to the contentious nature of the work, it is to be expected that out of the tens of thousands of suits entered in the 340 Division Courts, situated throughout the Province, that there should be complaints registered at the Department, against some officials, either by the plaintiffs or their solicitors, or by defendants. Every complaint is promptly investigated, and if the charge is a serious one, personal enquiry is made at the clerk's office. Most of the complaints are of a purely routine character. One of the chief causes of complaint is the non-enforcement of writs of execution, and failure on the part of the Bailiffs to make returns to executions within thirty days.

Rule 95 provides that, "The bailiff shall return an execution within the thirty "days prescribed by the Act, unless it has been renewed, or unless the seizure "has been so recent that he has been unable to realize thereon, in which latter "case he shall report to the Clerk, who shall notify the execution creditor thereof."

Almost daily letters are received at the Department, stating that a judgment was recovered and execution ordered about a month ago, but that since that date no word has been received from the clerk as to whether the amount of the claim has been recovered, etc. Upon taking the matter up with the officials in question it generally transpires that the defendant had no goods liable to seizure over and above the Statutory exemptions, but that he was anxious to pay the claim, or that the bailiff thought he could make the money by giving the defendant time, or that he was collecting by instalments, etc.

Where a bailiff is unable to find goods or chattels liable to seizure, but is of opinion that the debtor would pay the amount if granted a little time, the facts should be reported to the plaintiff or his solicitor. Neither the clerk nor bailiff has the right to renew a writ of execution on his own initiative—it must be renewed by the clerk at the instance of the execution creditor.

Failure of the bailiff to make returns promptly should be reported to the Department.

If these simple rules were adhered to, complaints would be reduced by 50%. Of course there are many writs issued against parties who are execution proof, and no blame can attach to the officers of the court for the return made of "nulla bona."

This year the Department has required every bailiff to make a return, shewing the total number of writs handed him, the number on which he was able to realize, and the number returned "nulla bona."

These figures are given in Appendix "A."

It will be seen that in many divisions there are comparatively few executions issued.

During the year bailiffs realized the sum of $590,152.60 by virtue of executions against goods.

We continue to receive numerous complaints against clerks for failure to answer enquiries made by parties, touching their suits in court.

Rule 69 provides that, "Every clerk, upon being paid his proper fee and "necessary postage, is required to answer promptly all reasonable enquiries made "touching suits by the parties thereto, their solicitors or agents."

VACANCIES AND APPOINTMENTS.

Great care is taken to obtain competent persons to fill any vacancies that occur in the several offices, and I have no hesitation in stating that the Division Court Clerks and Bailiffs will compare very favorably with any other body of Public Officials.

When a change takes place in the Clerkship, the office is visited, and the new appointee instructed in the duties of his office. After he has been in office a few months, a second visit is made to see how the official is getting along, and to give him any further assistance that he may require.

During the year there were seventy-eight vacancies caused by death, resignation or removal. These vacancies were filled by the appointment of forty-seven Bailiffs and thirty-one Clerks.

INSPECTION.

In addition to the visits made necessary by the frequent changes in officials, and special trips made from time to time, to enquire into complaints, etc., a system of routine inspection has been adopted, which covers the whole Province. Every Division Court Office is periodically visited and the books and documents examined. The satisfactory results obtained justify this plan. There is now absolute uniformity in the manner in which the records of the courts are kept, and in the proper taxation costs.

In addition to the Annual Statutory Return of the business transacted in every Division Court, which is made to the Department after the close of business each year, every Division Court Clerk has been required to furnish the Department with an itemized statement, shewing the amount of suitors' moneys remaining in his hands on the 31st December, giving date when same was paid into court, and explaining why the amount had not been paid over to the parties entitled to receive the same. The statement together with the Annual Return, is checked over and the figures verified, when the office is inspected.

Owing to the continued increase in the number of suits entered, and the hundreds of thousand of dollars passing through the hands of the officials, it was thought advisable to supplement the Annual Returns by a half yearly report from every Division Court Clerk—which the clerks made on the 30th June last, shewing in detail the moneys remaining in court, and the balance to the credit of the court in the bank on the same date. While some of the older clerks have commented upon the close inspection now made of their work, they have all readily co-operated with the Department and gladly furnished the several statements asked for.

SURPLUS FEES.

Division Court Clerks and Bailiffs are paid by fees, which are costs in the cause. There is no tax upon the Province for the upkeep of the 340 offices, and not only are the courts self-sustaining, but they contribute annually to the Provincial Treasury, several thousand dollars in Surplus fees and in Unclaimed moneys.

The Public Officers' Fees Act requires every Division Court Clerk whose gross fees exceed $2,000 per annum, to pay the following percentages to the Consolidated Revenue Fund.

(a)	On the excess over $ 2,000 up to $ 3,500	20%
(b)	" " " " 3,500 " " 6,000	30%
(c)	" " " " 6,000 " " 10,000	40%
(d)	" " " " 10,000	75%

By an amendment to the Act passed last Session, every Division Court Bailiff is now required to pay a percentage on his income as follows:

(a)	On the excess over $ 4,000 to $10,000	10%
(b)	On the excess over $10,000	20%

The revenue collected by the Department and paid to the Honourable the Provincial Treasurer from this source, for the year ending 31st December, 1922, was $39,534.63 as compared with the sum of $18,524.19 collected for the year 1921. Added to this was $1,329.15 unclaimed moneys collected under the provisions of Section 43 of the Act, which made a total net revenue of $40,863.78 paid over to the Provincial Treasurer for the year.

JURY FUND.

Section 145 of the Division Courts Act requires that there shall be paid to the clerk on every action originally entered in his court, in addition to all costs or jury fees payable:

(a)	Where the claim exceeds $20.00 but does not exceed $60	three cents.
(b)	Where the claim exceeds $60.00 but does not exceed $100.00	six cents.
(c)	Where the claim exceeds $100.00	twenty-five cents.

These fees are paid over by the clerks to their respective County Treasurers and form a "Jury Fee Fund." Under this "heading" the County Treasurers received the sum of $4,992.37 for the year ending 31st December. The returns show that out of 81,667 claims sued, there were only forty-one Jury Trials, and the amount paid to jurors summoned was $1,445.60 leaving a surplus in the hands of the several County Treasurers throughout the Province of $3,546.77.

COUNSEL FEES.

In the Division Courts no solicitors' fees can be taxed against the defendant, as costs in the cause, or form part of the claim, except in a contested suit for more than $100. In such actions, when a counsel, solicitor, or agent, has been employed by the successful party in the conduct of the cause or defence, the trial Judge may direct that a fee be allowed and taxed as costs in the cause. In the large majority of the claims entered in the Division Courts, the clerk of the court signs judgment by default, or the case is settled between the parties after the service of the summons. During the year there were only 964 contested cases in the whole Province on which counsel fees amounting to $10,489.00 were allowed.

FOREIGN FEES.

While many clerks report a vast improvement in the payment of Foreign Fees, the failure on the part of some officials to promptly pay Foreign Fees is a constant source of irritation among the officials.

It should be borne in mind that if fees are not paid, not only is the foreign clerk out his own fees in the suit, but he has contracted a debt to his bailiff, which he must pay, as the bailiff naturally looks to his clerk for the prompt payment of his costs for serving.

Immediately a summons that has been forwarded to another division for service is returned, the home clerk should at once remit the costs endorsed on the paper.

ALTERATIONS IN DIVISIONS.

During the year a meeting of the Division Court Board was held in Belleville for the purpose of establishing a new Court at Frankford in the County of Hastings.

The territory comprising this new division, which will be known as the Eighth Division Court, was formerly included in the 5th and 9th divisions.

The new judicial District of Cochrane was created during the year, but pending the appointment of the new District Judge, no steps have been taken to rearrange the Division Courts.

The Town of Cochrane will be division No. 1. This territory was formerly part of the District of Temiskaming.

All of which is respectfully submitted,

I have the honour to be,

Your Honour's obedient servant,

W. W. ELLIS,

Inspector.

APPENDIX

Return of Division Court Business from the 1st of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.
Algoma	1	1,802	$97,276 94	19	$1,035 65	253
	2	41	3,188 42	3	312 04	6
	3	85	3,713 40	3	359 85	2
	6	15	999 26	5	480 06	....
	7	181	7,394 55	2	88 94	9
Brant	1	933	73,381 41	90	6,994 46	28
	2	108	6,346 62	21	1,395 69	4
	3	40	3,098 08	9	747 83	....
	4	88	6,311 80	20	1,661 56	2
	5	42	3,021 36	22	2,382 23	....
Bruce	1	161	10,741 16	7	443 60	5
	2	115	9,056 84	6	382 42	2
	3	118	7,454 12	6	587 91	....
	4	59	3,086 44	2	50 58	4
	5	57	4,746 96	8	704 37	8
	7	72	6,584 90	6	352 95	2
	8	241	13,490 66	11	970 64	41
	9	25	1,413 39	5	342 71	....
	10	18	1,000 00	....	....	....
	11	85	3,466 66	3	322 11	....
	12	111	7,816 34	7	576 07	1
Carleton	1	3,825	204,074 89	54	5,147 35	651
	2	28	1,236 79	....	....	....
	3	50	2,473 11	4	947 43	1
	4	30	2,872 50	5	296 70	....
	5	14	717 64	3	199 29	....
	6	144	11,319 37	10	973 45	1
	7	721	25,845 46	15	913 08	24
Dufferin	1	145	11,156 24	7	579 61	14
	2	184	10,155 20	23	1,407 25	14
	3	8	587 44	4	235 68	....
	4	3	315 85	....	....	....
	5	63	6,079 83	8	743 45	2
Elgin	1	632	31,386 28	43	3,653 58	121
	2	34	1,836 69	5	400 17	3
	3	674	40,311 19	31	4,013 00	60
	4	128	9,660 68	13	1,801 92	10
Essex	1	359	18,076 02	7	1,796 49	99
	2	386	22,514 98	16	1,933 99	6
	3	107	8,836 82	21	1,647 15	4
	4	70	6,303 80	13	1,237 67	17
	5	303	20,125 18	18	2,514 62	28
	6	53	5,225 34	1	305 55	3
	7	1,093	131,205 00	382	4,302 00	401
	8	314	25,714 13	10	860 75	63
	9	100	5,620 11	2	56 79	5
	10	No business				

A

to the 31st of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds $100 but does not exceed $200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds $200.	Number of actions for tort (damages) where the amount claimed does not exceed $60.	Number of actions for tort where the amount claimed exceeds $60.	Number of actions of Replevin.
$945 95	$37,832 76	$38,744 71	$34 50	234	46	4		
	823 40	806 33	17 07	9	3	1		
	2,007 94	2,007 94		10	1			
	842 15	842 15		2				
5 00	2,947 11	2,875 06	77 05	11	4			
$30 00	22,111 91	22,131 62	$10 29	154	82	2	4	2
	4,970 94	4,970 94		18	3		1	
	1,022 41	1,022 41		12	5			
7 00	3,831 11	3,831 11	7 00	17	4			
4 00	2,116 69	2,220 69		9	1			
	2,173 00	2,159 00	14 00	26	6	1	1	
	4,774 09	4,774 09		14	13			
112 19	3,185 89	3,146 22	152 77	27	7			
	2,236 17	2,236 17		6	2			
	2,274 55	2,254 55	20 00	4	2			
	2,312 12	2,312 12		16	8			
135 98	3,953 60	4,047 22	42 36	34	9	1		
	734 25	722 75	11 50	6				
	474 88	427 78	47 10					
	2,486 03	2,486 03		8	1			
	3,981 30	3,981 30		16	10			
2,445 57	49,864 11	50,860 72	1,448 96	424	143	22	13	
	929 94	929 94			4			
	1,313 64	1,313 64		9				
	1,346 59	1,346 59		6	4			
	309 49	309 49		1				
	6,517 89	6,391 39	126 50	33	13			
272 72	5,404 05	5,523 18	153 79	58	4			
	2,659 19	2,659 19		35	11			
	5,070 58	5,070 58		23	4	1	2	
	291 34	291 34		1	1			
				2				
	1,657 04	1,657 04		8	11			
	14,783 74	4,783 74		75	18	1	2	
13 85	1,389 23	389 23		1	2			
10 00	17,919 99	17,887 29	52 70	89	32	6	1	
6 54	5,646 95	5,653 49		26	17	2	2	
	7,810 60	7,810 60		51	12	176	75	
65 67	9,513 18	9,513 18		57	20	181	47	
73 34	3,632 92	3,706 26		20	11		1	
	2,964 84	2,964 84		13	10			1
74 78	10,539 72	10,614 50		62	29		1	1
35 00	4,114 69	4,149 69		12	6			
1,529 00	50,596 30	50,098 00	198 30	485	372	20	10	10
151 25	12,869 12	13,002 92	17 45	65	32		3	
53 94	2,729 42	2,783 36		12	3			

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT.	Number of Divisions	Number of suits entered for claims not exceeding $10.	Number of Jury Trials by Jury summoned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."
Algoma	1	311				$496 41	6
	2	2					1
	3	17					1
	6	2					
	7	48					3
Brant	1	60	1	$30 00	$78 71	269 00	21
	2	13			7 26		1
	3	9	2	57 70	3 51		2
	4	7	1	24 00	6 86		1
	5	4			3 64		1
Bruce	1	16			11 51		1
	2	6			9 67		
	3	26			10 48		
	4	7	1	29 50	3 29		1
	5	4	1	30 50	2 52		2
	7	8			7 53		2
	8	44			15 08		2
	9	6			1 86		
	10	2			1 20		
	11	23			3 48		
	12	23			9 43		
						22 50	
Carleton	1	528			213 31	5,724 77	29
	2	7			1 61		
	3	4			3 24		
	4	1			3 10		
	5				58		
	6	13			13 99		1
	7	156			27 86	42 28	1
Dufferin	1	18			11 51		5
	2	23			10 72		1
	3	1			46		
	4				56		
	5	9			5 71		1
Elgin	1	134			33 90	92 75	1
	2				1 59		
	3	84			12 76	72 03	1
	4	15			12 94		1
Essex	1	110	1	24 00	12 78		2
	2	81	1	36 70	25 55		14
	3	10			9 00		1
	4	11			6 77		1
	5	33	1	24 00	33 61		
	6	2	2	70 10	6 60		2
	7	192	1	100 00	115 21	1,310 80	32
	8	30	1	25 00	29 38		11
	9	19			5 48		2

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Emoluments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona.	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Section 43 D.C.A.
$85 00	......	......	$4,154 70	75	$2,215 46	45	$2,203 70	....
10 00	......	......	186 90	15	129 60	7	159 35	....
15 00	......	......	172 85	....	....	....	150 00	....
....	......	......	68 15	7	409 40	4	79 33	....
30 00	1	......	447 10	5	110 25	2	150 75	....
224 00	......	......	3,345 00	283	3.675 18	106	1.722 63	....
10 00	......	......	432 75	54	156 09	19	327 59	....
40 00	......	......	154 70	....	....	....	69 05	....
15 00	......	......	343 05	3	76 85	....	198 30	....
10 60	......	......	186 50	18	557 97	10	105 45	....
20 00	......	......	468 45	36	1,032 65	14	468 65	....
....	......	......	362 01	21	1,550 56	9	259 47	....
....	......	......	472 05	23	1,024 62	10	334 33	....
15 00	......	......	173 75	11	30 49	7	161 51	....
10 00	......	......	247 14	18	951 54	7	237 15	....
25 00	......	......	310 00	15	1,122 67	2	261 10	....
12 00	3	......	853 52	74	1,519 64	34	496 04	....
....	......	......	96 01	12	518 66	2	63 10	....
....	......	......	49 84	....	....	....	....	....
....	......	......	238 83	14	517 48	1	204 87	....
....	......	......	319 55	26	....	5	326 18	....
....	......	......	....	617	13.732 39	341	3,784 84	....
295 00	222	4	14,099 90	563	11.022 95	161	4.225 06	$36 83
....	......	......	111 47	3	225 83	....	82 78	....
....	1	1	144 40	8	355 53	1	137 70	....
....	......	......	133 26	12	601 57	3	123 00	....
....	......	......	51 60	....	....	....	....	....
10 00	......	......	529 05	20	1,565 96	3	432 35	....
10 10	13	1	2,211 40	329	3.245 40	43	1.831 82	....
40 00	1	......	542 00	35	885 00	15	304 82	....
5 00	......	......	562 51	20	569 98	10	274 92	....
....	......	......	33 09	4	141 62	2	53 00	....
....	......	......	10 30	....	....	....	11 30	....
10 00	......	......	281 01	13	360 31	2	160 80	....
15 00	12	......	2.463 75	131	5,180 79	58	1,765 44	....
....	......	......	136 00	9	378 60	5	367 60	....
10 00	11	......	2,360 15	184	6,636 45	109	1.510 17	....
10 00	1	......	473 65	13	1,452 96	6	620 81	....
20 00	......	......	825 32	12	597 65	6	685 09	....
155 00	......	......	1,189 58	45	2,376 24	24	661 87	....
15 00	1	......	505 00	77	3,766 63	23	436 80	....
15 00	6	......	395 25	45	1.337 74	29	263 00	....
....	3	......	1,148 17	54	1,743 54	36	753 64	....
35 00	......	......	246 02	....	....	....	....	....
320 00	196	18	6,652 00	624	34,218 63	96	3.363 51	....
170 00	15	......	1,470 75	83	2,549 49	29	910 30	....
25 00	1	......	321 75	18	1,303 57	11	301 25	....

APPENDIX

Return of Division Court Business from the First Day of January,

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.
Frontenac	1	848	$55,570 28	17	$1,265 90	97
	3	35	2,830 68	1	8 00	2
	4	93	5,397 86	2	....	7
	5	26	1,813 48	1	305 92	1
	6	107	4,851 35	8	515 26	10
	7	32	1,144 18	3	145 70	...
Grey	1	695	30,910 58	32	2,547 51	71
	2	86	7,004 57	20	2,184 16	4
	3	163	8,221 81	4	188 99	16
	4	82	6,672 26	28	2,562 76	4
	5	137	10,195 29	22	2,890 67	1
	6	56	4,971 77	3	469 22	4
	7	120	6,429 54	8	1,086 95	13
	8	53	2,842 46	7	478 96	....
Haldimand	1	100	7,209 21	13	1,052 54	4
	2	45	2,545 92	2	245 63	3
	3	215	14,579 92	27	2,972 43	17
	4	102	7,742 00	11	888 00	3
	5	39	2,853 54	3	462 65	....
Haliburton	1	46	2,841 60	6	293 25	5
	2	44	3,491 33	3	290 76	....
	3	90	4,417 10	6	784 86	5
	4	No business	....	....	....	....
Halton	1	125	5,582 99	12	1,658 26	1
	2	86	5,631 14	15	1,511 14	3
	3	142	12,045 38	16	2,174 84	5
	4	49	2,397 94	7	777 89	2
	5	19	1,464 10	3	203 96	1
	6	381	24,930 86	21	546 12	18
Hastings	1	835	34,190 18	55	5,257 35	88
	2	20	1,142 95	5	499 26	6
	3	22	945 89	9	347 89	1
	4	122	6,725 67	7	1,246 60	...
	5	125	7,637 59	14	1,533 57	5
	6	144	9,039 79	10	666 19	2
	7	85	3,958 09	15	1,723 28	
	8	39	1,207 34	4	159 90	
	9	478	18,973 86	25	1,976 77	90
	10	60	2,383 00	11	809 34	1
	11	48	2,485 42	9	398 50	3
	12	215	15,080 82	19	1,301 83	21

A—Continued.

to the Thirty-first Day of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds $100 but does not exceed $200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds $200.	Number of actions for tort (damages) where the amount claimed does not exceed $60.	Number of actions for tort where the amount claimed exceeds $60.	Number of actions of Replevin
$263 84	$21,918 73	$21,600 74	$581 83	118	45	7	4	1
....	643 81	643 81	....	5	2			
29 50	2,165 80	2,133 80	32 00	18	4	3		
....	515 76	482 56	33 20	5	1			
....	2,863 45	2,863 45	....	6	3	1	3	
....	160 15	160 15	....					
....	9,952 02	9,952 02	....	65	22	2	5	1
50 37	2,424 74	2,459 37	15 37	12	9	2	2	
7 42	3,950 11	3,944 83	10 00	17	6			
15 00	2,620 17	2,604 97	30 20	29	4			
147 31	4,788 03	4,545 99	89 00	24	10			
38 75	1,710 93	1,734 18	15 00	11	8			
78 96	3,972 80	3,971 71	80 05	14	6			
....	1,689 51	1,504 89	184 62	5	3			
551 26	2,955 90	3,397 31	109 85	17	11	2	1	
10 00	1,647 33	1,613 90	43 43	4	2			1
241 40	6,185 72	6,080 84	346 28	37	12		3	1
26 84	3,276 67	3,086 47	217 04	8	10			
....	1,445 82	1,445 82	....	9	2			1
....	970 33	956 98	13 35	5				
....	929 08	929 08	....	9	4			
5 00	1,671 09	1,461 67	214 42	6	5			
....	....	....	....					
29 00	2,366 09	2,539 99	56 00	11	7		3	
45 00	2,513 18	2,558 18	....	11	6		2	1
50 11	6,243 88	6,271 95	22 04	30	12	6		
212 35	1,632 52	1,576 51	268 36	6	2		1	
30 00	427 38	457 38	37 00	3	2		1	
10 90	14,127 88	14,138 78	....	49	31	2	1	
805 96	17,995 44	17,864 18	937 22	65	15	5	7	1
30 80	574 28	574 34	30 94	2	1			
....	247 78	247 78	....					
....	3,695 47	3,662 19	33 28	20	4			
....	3,458 31	3,452 74	5 57	19	7	1		
74 85	3,853 57	3,788 71	139 71	20	8			
16 75	3,052 31	2,933 52	118 79	8	1			
....	502 45	489 70	12 75	1	1			
77 77	10,471 18	10,519 48	29 47	38	10	1		
....	1,407 02	1,407 02	23 00	7				
14 21	1,411 30	1,392 75	32 76	9				
54 98	3,181 87	3,202 35	34 50	30	7			

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES OR DISTRICT	Number of Divisions.	Number of suits entered for claims not exceeding $10.	Number of Jury Trials by Jury summoned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."
Frontenac	1	91			$57 79	$169 43	6
	3	4			2 71		
	4	10			7 39		
	5	3					
	6	15			4 79		
	7				1 09		
Grey	1	210	1	$36 60	30 75	76 13	17
	2	7			6 83		
	3	25			8 36		
	4	7					
	5	12	2	79 80	11 65		2
	6	5			5 77		1
	7	24			6 86		
	8	8			6 96		
Haldimand	1	9			8 34		1
	2	9			2 67		
	3	16			16 24		4
	4	7			5 40		3
	5	2			2 25		
Haliburton	1	4			2 63		
	2				4 00		
	3	19			4 40		
	4	No Business					
Halton	1	41			6 48		
	2	12			5 40		1
	3	88			13 31		
	4	11			2 72		
	5	5			1 68		
	6	54			27 82		6
Hastings	1	225			30 95	200 28	4
	2	2			1 20		
	3	4			98		
	4	16			7 98		1
	5	18			8 78		
	6	13			10 19		1
	7	20			3 93		2
	8	16			1 07		
	9	128			19 23		6
	10	11			3 10		
	11	2			3 24		
	12	38			12 97		1

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Emoluments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Section 43 D.C.A.
$57 00	11	....	$2,847 15	95	$3,565 52	17	$1,873 50	....
....	....	....	139 36	4	557 51	1	96 90	....
....	1	....	423 80	1	29 85	....	281 35	....
....	....	....	61 00	2	183 93	1	106 60	....
....	....	....	469 25	16	172 76	5	322 63	....
....	....	....	119 09	4	18 90	1	68 70	....
178 00	8	....	2,380 67	89	2,354 38	34	835 12	....
....	....	....	302 64	37	979 10	23	300 75	....
....	1	....	451 70	17	839 06	6	279 25	....
....	1	....	251 92	55	2,516 96	10	426 24	....
20 00	....	....	567 45	53	2,799 28	17	751 37	....
10 00	....	....	188 25	6	886 76	1	250 32	....
....	1	....	362 70	23	1,420 35	6	310 44	....
....	....	....	182 60	7	215 00	2	175 00	....
10 00	1	....	492 31	14	272 22	10	194 15	....
....	....	....	104 81	3	220 45	2	80 35	....
40 00	5	....	761 85	55	1,775 94	17	469 57	....
25 00	2	....	333 50	14	563 08	6	345 64	....
....	....	....	137 49	3	50 00	1	120 10	....
....	1	....	165 37	6	424 54	1	191 96	....
....	....	....	216 25	2	125 00	....	69 75	....
....	....	....	235 75	2	....	2	43 25	....
....	....	....	....	....	....	....	....	....
....	....	....	424 10	40	1,576 04	14	329 94	....
15 00	....	....	349 80	13	56 39	12	208 69	$45 00
....	1	....	649 51	29	1,656 28	15	171 41	....
....	....	....	204 25	22	826 32	5	125 00	....
....	....	....	66 14	7	212 40	1	76 00	....
66 00	....	....	1,374 73	80	3,633 91	8	760 14	....
50 00	6	2	3,001 40	237	6,750 18	100	1,660 03	....
....	....	....	99 18	6	111 64	1	101 15	....
....	....	....	41 35	....	....	....	10 65	....
10 00	....	....	408 85	14	1,695 25	4	481 77	....
....	1	....	457 65	26	530 68	12	339 67	....
5 00	1	....	379 05	16	1,071 53	6	306 90	8 00
20 00	....	....	239 42	20	858 26	7	132 10	....
....	....	....	110 15	6	121 57	3	62 74	....
50 00	5	....	1,964 52	99	3,091 56	32	1,205 39	....
....	....	....	170 42	12	348 84	2	222 81	....
....	....	....	170 65	17	261 52	6	282 59	....
10 00	....	....	598 40	27	1,018 77	15	394 73	....

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.
Huron	1	99	$6,203 65	13	$1,071 77	3
	2	293	12,126 25	9	713 80	57
	3	24	2,331 78	2	159 83	...
	4	60	5,116 90	8	587 27	5
	5	89	5,934 07	8	386 60	4
	6	24	2,043 13	8	667 30	...
	7	29	1,116 53	2	329 94	1
	8	129	7,451 49	21	1,120 67	5
	9	115	9,647 65	3	200 65	...
	10	45	2,853 64	3	375 47	1
	11	33	3,529 06	5	599 31	7
	12	40	1,790 51	22	217 04	1
Kenora	1	207	12,384 04	6	590 51	4
	2	15	106 55	...	...	...
	3	49	3,597 82	...	...	1
	4	...	...	...	...	...
Kent	1	835	77,770 46	37	2,547 93	78
	2	211	17,609 00	33	3,154 86	20
	3	152	8,669 75	18	1,857 89	18
	4	189	16,696 77	11	1,107 42	40
	5	401	28,708 20	31	3,540 88	23
	6	75	5,826 58	35	513 06	4
	7	190	15,620 87	20	1,948 29	11
Lambton	1	1,047	60,875 16	38	3,740 06	30
	2	64	4,581 20	10	817 81	1
	3	57	3,053 23	13	1,355 35	5
	4	85	7,933 82	20	1,227 40	...
	5	58	4,889 79	10	655 63	1
	6	21	2,069 00	7	838 30	...
	8	168	10,873 68	12	830 50	2
	9	56	4,829 43	6	667 35	...
Lanark	1	314	18,348 21	16	1,806 13	12
	2	105	7,802 90	23	2,675 46	6
	3	97	4,996 54	6	369 40	5
	4	452	17,014 75	12	801 07	14
	5	90	6,603 92	7	418 57	2
Leeds and Grenville	1	633	28,381 76	21	1,500 97	6
	2	215	10,468 46	13	1,082 91	2
	3	192	13,746 49	10	780 76	1
	4	89	3,925 98	6	456 43	14
	5	36	1,628 22	2	103 14	3
	6	265	20,781 63	13	1,185 73	5
	7	13	1,165 95	5	534 00	...
	8	202	18,646 29	16	1,104 43	7
	9	55	2,533 75	4	336 45	2
	10	39	3,158 72	1	64 75	...
	11	15	481 46	2	182 31	...
	12	51	2,809 65	1	212 06	3

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds $100 but does not exceed $200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds $200.	Number of actions for tort (damages) where the amount claimed does not exceed $60.	Number of actions for tort where the amount claimed exceeds $60.	Number of actions of Replevin.
$25 37	$2,158 90	$2,143 21	$41 06	15	6	1	2	
68 45	5,164 97	5,147 64	85 78	20	10		1	2
	1,303 33	1,303 33		4	4			
	2,292 93	2,292 93		11	5			
	3,037 34	3,037 34		12	6		3	
20 00	1,265 03	1,282 53	2 50	5	3			
	430 66	430 66		2				
26 52	5,160 93	5,153 02	34 43	14	7			
	5,976 83	5,976 83		17	10			
	2,837 28	2,792 28	45 00	4	3		1	
	2,373 94	2,373 94		7	7			
20 00	1,027 44	1,033 44	14 00	3	1			
511 53	5,070 90	5,142 13	440 30	31	5			1
46 00	51 55	82 01	15 54					
46 55	1,567 16	1,613 71		9	2			
52 45								
2,247 99	22,574 25	19,470 12	3,104 13	169	97	2	7	
153 02	8,710 90	8,709 01	154 91	42	18		7	1
231 11	5,211 62	5,349 68	93 05	28	6			
80 57	9,639 81	9,360 06	360 32	32	22		1	
261 84	14,169 99	14,187 84	243 99	69	29			1
75 00	1,351 48	1,426 48		12	6			
67 30	8,394 40	8,404 30	57 40	30	23			
1,014 59	25,186 78	25,905 50	295 87	126	48	9	12	
	2,277 96	2,277 96		5	3	32		
	3,418 94	3,218 94	200 00	8	2			
28 33	6,586 17	6,614 55		11	12			
2 00	2,676 89	2,676 89	2 00	53	5	17		
	2,125 62	2,125 62		2	4			
	6,004 09	6,004 09		21	14			
	3,790 48	3,790 48		12	5			
75 66	6,924 93	6,877 10	123 49	35	20		1	
112 91	6,583 94	6,588 46	108 39	22	8			
	1,418 67	1,418 67			5	8		
30 85	11,080 82	11,059 64	52 03	27	5			
	2,898 49	2,898 49		19	7		1	
1 15	11,615 05	11,472 02	114 18	59	25	3	4	
107 60	3,806 31	3,577 45	336 46	22	9		1	
452 47	4,465 94	4,899 86	18 55	37	13	1	1	
53 45	2,294 17	2,260 60	87 02	12				
6 75	681 25	668 00		3	2			
	5,838 93	5,819 43	19 50	54	17		1	
10 00	349 04	359 04		4	1			
	5,714 28	5,714 28		48	18	1		
	2,067 41	2,067 41		2	3			
17 90	1,104 98	1,100 98	21 90	7	3			
	579 24	579 24		1				
	1,104 79	1,104 79		4	4			

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OE COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered for claims not exceeding $10.	Number of Jury Trials by Jury summoned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."
Huron	1	9			$7 68		
	2	95	3	$93 15	11 88		3
	3	1			2 61		
	4	10			5 14		1
	5	14			6 15		
	6	3			2 35		
	7	6			52		
	8	48			7 44		
	9	15			9 08		
	10	6			2 52		
	11	1			4 07		
	12	8			1 63		
Kenora	1	9					
	2	14					
	3	5					
Kent	1	78	1	12 00	82 73	$261 20	1
	2	9	2	52 50	20 83		1
	3	30			9 59		
	4	22			15 56		
	5	44			31 81		
	6	10			5 88		1
	7	19			18 80		1
Lambton	1	168	1	25 00	62 73	202 34	8
	2	12			3 26		
	3	17			3 80		1
	4	5			7 64		1
	5	3			6 52		
	6	1			1 45		
	8	20			12 28		2
	9	5			5 72		
Lanark	1	77			17 40		5
	2	10			8 68		1
	3	33			4 36		
	4	125			17 45		3
	5	10			7 79		1
Leeds and Grenville	1	170			32 10		
	2	37			11 17		1
	3	16			16 70		6
	4	20			4 88		
	5	11			1 70		
	6	26			19 81		
	7	2	1	25 50	1 49		
	8	8			21 00		
	9	7			2 32		
	10	2			3 43		
	11	4			52		
	12	12			3 24		

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Emoluments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona.	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Section 43 D.C.A.
....	....	....	$199 25	18	$1,005 89	2	$172 24	....
$28 00	3	....	904 75	42	1,815 21	15	721 21	....
....	....	....	90 15	3	148 59	....	54 80	....
5 00	....	....	227 72	7	525 14	2	177 82	....
....	....	....	318 50	29	1,552 92	10	343 12	....
....	....	....	106 85	7	223 41	....	108 03	....
....	....	....	63 53	4	107 60	1	68 45	....
....	....	....	413 30	36	1,643 33	16	302 18	....
....	....	....	260 75	9	835 55	3	295 30	....
....	2	1	135 99	5	930 72	....	179 30	....
....	....	....	152 20	12	608 38	1	212 25	....
....	....	....	130 20	13	175 92	10	75 10	....
....	....	....	979 40	12	346 00	6	324 72	....
....	....	....	16 30	....	....	....	30 46	....
....	....	....	229 00	26	1,394 95	9	462 41	$3 65
				169	3,830 41	99	861 98	....
10 00	1	1	3,305 99	161	4,360 53	73	898 95	
10 00	2	....	898 00	57	1,495 24	6	541 75	....
....	7	....	582 60	26	1,394 95	9	449 06	....
....	....	....	796 45	26	1,600 80	11	533 55	....
....	4	....	1,474 95	100	4,009 10	23	1,196 96	....
10 00	....	....	165 40	14	1,131 06	4	342 75	....
10 00	....	....	615 60	49	2,152 50	15	891 19	....
40 00	10	....	3,011 70	139	4,368 11	69	1,852 55	....
....	....	....	256 90	23	1,531 76	3	239 80	....
10 00	....	....	191 05	28	1,627 14	5	405 50	....
10 00	....	....	390 20	34	1,786 04	13	252 77	....
....	....	....	205 80	16	712 26	3	156 31	....
....	....	....	98 80	11	873 85	3	130 15	....
20 00	....	....	421 00	59	2,381 70	13	483 31	....
....	....	....	212 22	13	1,565 25	....	338 98	....
				79	2,087 28	28	361 10	....
50 00	4	....	1,351 70	42	1,458 74	7	418 94	
10 00	1	....	409 50	47	3,034 18	10	563 45	....
....	1	....	282 70	17	2,019 84	4	208 80	....
30 00	3	....	1,330 85	46	1,959 82	11	773 76	....
20 00	....	....	355 90	25	1,500 00	3	352 91	....
....	....	....	1,948 60	80	2,398 85	17	1,095 20	....
15 00	....	....	642 40	47	1,460 83	13	612 80	....
60 00	....	....	273 85	46	909 64	14	275 00	....
....	....	....	346 80	7	119 10	3	216 25	....
....	....	....	93 85	1	....	1	66 30	....
....	1	....	951 70	57	2,899 92	10	996 79	....
....	....	....	60 87	8	357 73	1	75 75	....
....	....	....	1,162 04	104	4,726 05	42	800 60	....
....	1	....	211 05	8	402 75	1	112 77	....
....	....	....	118 41	6	88 58	1	74 95	....
....	....	....	48 80	5	314 49	....	38 50	....
....	....	....	184 24	10	664 64	....	270 81	....

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.
Lennox and Addington	1	250	$10,000 00	4	$550 00	8
	2	23	596 42	2	373 54	2
	3	11	332 49	....	....	....
	4	26	1,431 50	5	377 87	2
	5	19	1,458 57	2	....	1
	6	16	625 51	2	143 57	....
	7	63	5,093 89	4	160 24	2
	8	49	1,266 23	2	86 79	2
	9	11	575 87	....	....	....
Lincoln	1	93	4,137 87	5	326 59	5
	2	815	58,072 62	97	8,829 79	94
	3	139	11,208 91	17	2,496 12	8
	4	135	7,918 41	13	1,138 27	18
	5	373	19,073 71	31	2,220 21	48
Manitoulin	1	49	3,914 11	6	650 77	....
	2	39	3,188 88	2	238 14	....
	3	10	1,008 78	1	129 08	1
Middlesex	1	2,746	172,892 06	103	10,767 47	134
	2	168	7,529 76	5	338 94	3
	3	52	4,771 05	3	686 74	1
	4	37	2,264 44	8	469 24	4
	5	141	9,329 16	17	1,298 23	12
	6	95	7,707 13	14	1,594 91	3
	7	59	3,928 96	30	2,299 57	3
	8	10	785 75	7	523 91	....
	9	1,298	51,412 72	7	731 21	62
Muskoka	1	112	8,252 04	14	1,479 68	....
	2	38	2,234 83	8	656 64	3
	3	103	2,724 32	2	250 24	7
Nipissing	1	302	20,209 13	7	729 08	4
	2	41	2,431 90	2	324 65	....
	3	540	39,400 45	35	2,873 18	25
Norfolk	1	642	32,348 35	15	1,100 62	31
	2	94	4,012 99	12	826 21	16
	3	15	508 92	....	....	3
	4	68	4,125 92	4	194 65	3
	5	7	414 96	4	314 47	1
	6	106	6,100 68	10	1,531 54	23
	7	59	2,309 76	10	1,046 25	13
	8	45	2,451 69	19	2,262 72	3

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds $100 but does not exceed $200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds $200.	Number of actions for tort (damages) where the amount claimed does not exceed $60.	Number of actions for tort where the amount claimed exceeds $60.	Number of actions of Replevin.
$6 88	$8,500 00	$8,500 00	$6 88	16	10			
	575 41	575 41		2				
	240 76	240 76						
5 69	839 03	844 72		3	1			2
17 13	333 46	349 59	2 00	14	2			
	570 60	570 60		1				
	1,713 85	1,713 85		14	7	1		1
	1,266 23	1,266 23		5				
	301 93	301 93		2				
	2,473 54	2,323 54	150 00	11	1		2	
638 69	24,746 15	24,746 15	496 05	137	53	4	9	
20 07	4,448 58	4,450 82	17 85	25	14			
99 50	3,557 63	3,197 11	460 02	17	6			
135 53	8,617 46	8,704 75	48 75	41	15		1	
	843 20	843 20		9	5	1	1	
	2,386 79	2,334 79	52 50	9	3			
	521 07	521 07		3	1			
3,273 89	64,736 82	62,985 12	5,025 59	384	154	20	23	
	3,676 86	3,676 86		10	8	3	3	
24 50	2,520 77	2,519 27	26 00	7	8		1	
20 00	791 98	811 98		5	1			
172 88	3,688 87	3,752 23	119 52	19	7	2		
	3,535 68	3,515 68	20 00	12	13			
33 59	2,330 40	2,080 34	283 65	10	3			
	436 84	436 84		1		1		
593 85	21,056 51	19,564 99	2,097 23	122	22			
	3,204 35	3,204 35		22	7			
32 00	2,036 33	1,910 83	157 50	4	2			
37 71	1,360 16	1,337 73	60 14	12	4			
96 14	6,611 27	6,529 11	178 30	34	25			
36 53	1,159 65	1,119 58	76 70	8				
114 85	13,323 71	13,438 56		95	32	5	2	
244 28	12,396 81	11,934 98	399 67	55	46			
81 23	2,413 55	2,413 55	81 23	5	4	1		
	136 78	125 75	11 00	1				
	1,615 23	1,614 23	1 00		7	4		
	161 44	161 44		1				
	2,108 62	2,108 62		78	12			
	819 05	810 70	8 35	8				
28 60	2,207 15	2,178 15	57 60	6	2			

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered for claims not exceeding $10.	Number of Jury Trials by Jury summoned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."
Lennox and Addington	1	70			$9 50		
	2	12			68		
	3	2			18		
	4	2			1 48		1
	5	3			1 42		
	6				64		
	7	7			6 18		2
	8				1 79		
	9				68		
Lincoln	1	18			4 56		1
	2	101			64 15	$236 69	19
	3	11			12 21		5
	8	18			8 06		6
	5	80			19 22		5
Manitoulin	1	3					
	2	2					
	3						1
Middlesex	1	366	1	$18 80	207 52	204 90 2,469 32	14
	2	39			7 62		
	3	5			5 05		2
	4	5			2 46		
	5	15			10 13		
	6	4			7 62		3
	7	8			4 77		1
	8		1	25 40	71		
	9	374			49 36	347 01	3
Muskoka	1	6					
	2	4					
	3	20					
Nipissing	1	26					
	2	2					
	3	31				17 42	21
Norfolk	1	161			32 06		3
	2	24			3 57		1
	3	2			64		
	4	7			4 19		
	5				46		
	6	14			5 49		
	7	25			2 78		2
	8	13			2 93		

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Emoluments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona.	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Section 13 D.C.A.
....	....	....	$655 00	52	$2,461 73	22	$529 00	....
....	....	....	49 54	3	23 25	....	52 45	....
....	....	....	26 25	....	....	....	15 05	....
$10 00	....	....	101 35	3	149 21	1	58 50	....
....	....	....	73 04	3	109 56	1	62 00	$6 12
....	....	....	41 47	3	98 72	2	20 10	....
30 00	....	....	233 77	11	579 04	2	145 30	....
....	....	....	133 41	8	306 16	2	147 20	....
....	....	....	34 95	1	166 69	....	35 40	....
15 00	....	....	214 55	....	....	....	196 10	....
390 00	6	2	3,183 45	400	8,633 04	192	2,217 52	38 80
100 00	....	....	663 05	35	2,062 76	11	560 97	....
65 00	3	....	514 95	29	857 41	14	305 33	....
85 00	2	....	1,285 60	98	4,081 84	39	686 67	....
....	....	....	128 93	21	1,124 18	3	208 45	....
....	....	....	127 88	....	....	....	100 00	....
10 00	....	....	40 60	3	264 22	1	36 13	....
75 00	25	....	9,548 28	460	17,384 78	105	5,024 48	6 53
....	....	....	453 40	14	757 96	2	382 93	....
15 00	....	....	204 12	11	99 85	2	213 70	....
....	....	....	164 59	16	320 56	11	165 60	....
....	....	....	604 50	34	759 99	10	441 28	....
15 00	....	....	335 26	14	517 74	3	190 60	....
10 00	....	....	213 10	32	654 43	9	306 20	....
....	....	....	57 75	6	152 94	....	128 85	....
15 00	3	....	3,656 70	205	3,510 58	37	1,863 97	....
....	....	....	369 00	4	645 63	1	229 34	....
....	....	....	176 33	11	284 50	4	111 54	....
....	1	....	344 00	22	263 12	10	202 60	....
....	....	....	705 71	79	3,500 00	8	310 00	....
....	....	....	152 05	....	....	....	86 00	14 50
115 00	5	1	2,087 10	140	5,752 04	56	1,321 22	....
35 00	10	....	2,016 40	123	5,093 44	14	2,157 06	....
10 00	2	....	198 32	9	486 61	3	208 60	....
....	....	....	14 05	....	....	....	....	....
....	....	....	263 10	....	....	....	....	....
....	....	....	29 60	3	94 52	1	45 00	....
....	4	....	446 80	20	1,013 68	11	350 90	....
30 00	....	....	236 68	14	629 58	6	189 08	....
....	....	....	174 48	23	1,330 65	12	122 88	....

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.
Northumberland and Durham	1	142	$9,143 32	11	$931 89	11
	2	36	3,339 93	8	1,244 58	1
	3	169	8,920 23	21	1,290 79	7
	4	46	2,541 96	10	851 44	....
	5	285	15,726 24	19	1,565 32	14
	6	41	2,649 01	4	283 23	2
	7	104	7,175 24	7	693 73	10
	8	210	10,014 57	32	1,978 37	32
	9	75	3,986 82	12	946 22	2
	10	28	1,270 52	9	512 49	6
	11	195	12,877 35	15	1,073 27	10
Ontario	1	573	29,773 80	66	5,540 01	30
	2	62	3,041 66	5	487 22	4
	3	80	4,6055 26	6	1,018 64	2
	4	89	8,702 94	8	640 63	2
	5	40	3,738 30	....	....	....
	6	17	858 91	4	....	....
	7	36	1,255 04	11	538 38	....
Oxford	1	845	49,012 58	21	2,871 04	68
	2	65	3,459 88	6	1,011 02	3
	3	48	5,079 05	1	25 00	4
	4	235	16,715 98	19	2,448 87	32
	5	349	15,505 18	17	1,287 39	21
	6	302	16,727 57	15	98 20	26
	7	21	668 36	2	11 20	3
Parry Sound	1	157	11,153 73	11	1,405 72	1
	2	7	702 65	....	....	....
	3	9	487 21	1	69 00	....
	4	111	7,591 94	23	2,684 42	....
	5	14	696 49	....	....	1
	6	74	6,524 63	6	765 39	6
	7	93	6,009 19	4	738 00	10
Peel	1	131	10,799 51	17	2,367 05	2
	2	84	7,474 61	28	2,312 86	6
	3	85	3,983 46	5	250 19	5
	4	23	2,542 07	2	47 18	1
Perth	1	534	30,998 41	44	3,605 76	93
	2	248	13,668 59	13	1,282 45	25
	3	267	15,595 00	13	1,155 02	13
	4	5	248 79	1	75 00	....
	5	61	4,588 10	8	421 55	3
	6	330	15,958 84	18	997 26	26

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds $100 but does not exceed $200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds $200.	Number of actions for tort (damages) where the amount claimed does not exceed $60.	Number of actions for tort where the amount claimed exceeds $60.	Number of actions of Replevin.
$278 28	$2,633 64	$2.872 63	$39 29	29	4	4	1	1
62 76	1.520 93	1.578 69	5 00	10	5	......	......	......
....	1,193 27	1.077 76	115 51	17	7	......	......	......
....	2.344 79	2.344 79	....	9	1	......	......	......
....	5,758 21	5,532 35	226 32	30	15	......	......	......
....	1,762 67	1.762 67	....	7	4	......	1	......
556 59	2.633 10	3.141 75	47 94	19	5	......	......	......
142 50	4.462 98	4,416 71	188 77	17	6	1	5	1
....	2,710 67	2.710 67	....	7	3	......	......	......
....	658 20	651 35	6 85	3	......	......	......	......
538 98	8.232 76	8.587 67	184 07	27	14	......	......	......
117 16	13,553 12	13,053 39	616 89	74	12	7	8	1
....	1,774 46	1,774 46	....	....	11	2	2	1
53 45	2,110 53	2,016 53	94 00	4	1	......	......	......
57 16	3,371 81	3,330 22	98 75	16	12	......	......	......
52 15	2,500 00	2.536 41	15 74	8	5	......	......	......
....	220 30	220 30	....	2	......	......	......	......
43 80	1,078 39	1,117 18	5 01	2	1	......	......	......
111 10	24,299 52	24,276 66	133 96	106	41	......	1	1
....	2,278 54	2,236 83	41 71	12	4	......	......	......
....	2,499 60	2,499 60	....	9	9	......	......	......
51 12	9,701 40	9,125 15	627 37	35	24	1	......	......
106 10	8,804 61	8,628 18	282 53	55	22	2	2	......
58 72	6,760 57	6,610 54	208 75	28	17	......	......	......
11 20	430 94	442 14	....	....	......	......	......	......
115 45	2,560 23	2,634 45	41 23	34	10	1	1	......
....	440 58	440 58	....	3	1	......	......	......
....	223 49	223 49	....	1	......	......	......	1
33 28	6.571 42	6.580 74	23 96	21	2	......	......	......
7 00	334 95	341 95	....	3	1	......	......	......
447 58	1,708 78	2.049 71	106 65	12	8	......	2	......
....	1,337 22	1.266 97	70 25	15	3	......	......	......
....	5,852 56	5.852 56	....	26	14	......	......	......
20 00	4,279 31	4.299 31	....	22	4	......	......	......
....	1,680 34	1.620 84	59 50	11	1	......	......	......
....	750 99	750 99	....	4	3	......	......	......
87 40	11,113 56	11.105 59	95 37	77	23	3	11	......
162 91	6,757 35	6,920 26	....	....	20	19	3	......
3 00	7,645 61	7.648 61	....	20	19	1	......	......
....	101 62	101 62	....	1	......	......	......	......
....	2,374 36	2,272 61	102 25	7	6	......	......	......
21 60	10,122 77	10.095 65	27 12	35	11	2	1	......

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICTS	Number of Divisions.	Number of suits entered for claims not exceeding $10.	Number of Jury Trials by Jury summoned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."
Northumberland and Durham	1	23			$10 45		2
	2	2			4 12		3
	3	33			9 18		1
	4	7			3 34		2
	5	49			17 74		4
	6	5			3 50		
	7	13			8 01		1
	8	32			9 94		2
	9	14			4 12		1
	10	4			1 32		
	11	26			14 57		4
Ontario	1	56			33 00		7
	2	2			4 94		1
	3	6			5 75		1
	4	7	1	$3 00	8 43		1
	5	4			3 25		
	6	2			1 20		
	7	6			1 29		
Oxford	1	140	1	24 10	50 49	$145 20	7
	2	12			2 70		1
	2	4			4 87		
	4	63			17 52		
	5	70			25 04		6
	6	78			16 17		4
	7	4			73		
Parry Sound	1	7					1
	2						
	3	1					
	4	7					
	5	1					
	6	7					1
	7	5					2
Peel	1	14	1	24 00	12 77		
	2	10			7 63		
	3	17			4 32		1
	4	1			2 66		
Perth	1	88			34 01	29 44	6
	2	33			12 12		
	3	50	1	19 60	15 14		
	4	3			34		
	5	9			4 36		
	6	82			17 17		3

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Emoluments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona.	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Section 43 D.C.A.
$25 00			$627 43	31	$1,369 46	13	$274 45	
40 00			177 40	10	510 02	3	142 85	$4 00
5 00			591 20	33	1.325 46	9	420 16	
20 00			187 50					
40 00	2		922 45	22	777 85	12	557 78	
			181 05	16	918 02	10	204 55	
10 00			369 55	12	198 81	4	307 95	
30 00			791 50	53	1,366 23	26	526 53	
10 00			284 01	22	985 76	4	326 45	
			88 60	2	152 98		86 00	
35 00	1		651 26	40	2.874 58	1	761 01	
50 00	3	1	1,643 10	200	5,000 00	60	1,200 00	
25 00	2		300 30	15	475 25	8	368 74	
10 00	1		333 10	14	215 16	2	380 61	
10 00			420 89	20	660 55	9	269 27	
			120 00	2		2	113 35	
			36 75	2	80 31	1	25 80	
			130 00	8	500 00	3	172 48	
62 00	6		2,726 00	219	8,255 81	70	1,783 75	
10 00			229 78	9	117 20	1	166 45	
			209 05	4	110 00	2	227 70	
			937 45	61	4,169 83	20	936 91	
75 00	1		1,180 05	43	2,301 96	10	576 11	
30 00			903 35	14	1,175 29	3	689 45	
			56 99	2	158 27		33 40	
8 00			574 30	32	1,327 15	9	414 10	
			39 60	1	281 84		19 35	
			30 48				32 00	
			385 05	37	3,452 00	5	353 65	
			38 29	2	30 00		33 50	
12 00			246 10					
10 00			272 31	10	39 08	8	283 74	
	4		557 01	41	3,460 40	14	283 68	
			297 27	30	1,003 82	15	354 40	
15 00			267 52	22	463 55	4	229 44	
	3		120 00	8	560 38	2	98 39	
60 00	16	3	2,147 20	198	4,272 91	96	1.279 90	
	4		571 20					
			751 45	25	2,116 42	7	525 00	
	1		16 12				12 65	
			209 35	3	64 06		148 00	
40 00			1,015 00	29	1.073 47	7	685 40	

APPENDIX

Return of Division Court Business from the 1st Day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.
Peterboro	1	525	$41,359 75	25	$1,952 00	91
	2	59	3,674 05	7	669 32	11
	3	65	4.525 00	....	....	....
	4	8	604 29	3	730 24	1
	5	145	7.773 88	6	699 90	15
	6	No business	....	....	....	....
Prescott and Russell	1	38	1.433 78	1	38 88	1
	2	74	5.279 49	2	87 05	....
	3	29	1.180 33	2	266 86	2
	4	119	5.987 98	3	564 05	11
	5	25	2.270 26	9	598 27	1
	6	133	11,087 26	5	390 95	4
	7	273	13,626 17	2	....	2
	8	109	6,695 77	2	119 27	2
	9	66	5,241 92	1	330 47	7
	10	174	9,944 28	12	710 85	4
	11	70	5.427 07	10	886 54	....
Prince Edward	1	206	13,442 69	4	922 30	46
	2	17	630 02	....	....	....
	3	7	450 94	....	....	....
	4	10	353 19	7	911 55	....
	5	79	4,821 29	11	1,138 42	14
	6	8	134 80	1	218 69	1
	7	25	1,502 43	2	171 06	....
	8	No business	....	....	....	....
Rainy River	1	265	17,375 87	1	35 66	3
	2	74	5,161 13	2	167 00	2
	3	52	4,077 90	1	....	....
Renfrew	1	444	20.155 86	13	1,592 37	24
	2	17	1,543 58	13	1,204 97	....
	3	226	13,889 76	35	2,393 29	7
	4	397	17.469 63	10	853 67	23
	5	46	4.876 15	13	1,975 53	....
	6	63	3,669 65	9	....	4
	7	121	9.984 61	12	1,283 80	2
Simcoe	1	654	29,250 00	18	1,114 94	14
	2	97	6,803 89	6	433 35	5
	3	76	5,712 12	21	160 40	6
	4	139	12,104 56	22	1,348 49	5
	5	64	4.537 16	3	190 82	2
	6	774	31.257 98	29	1,649 09	77
	7	43	3,958 86	5	794 07	....
	8	136	10.217 96	11	858 06	2
	9	884	32,232 73	14	1,405 39	8
	10	109	5.569 58	6	254 93	5

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total Amount of Suitors' Money paid into court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds $100 but does not exceed $200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds $200.	Number of actions for tort (damages) where the amount claimed does not exceed $60.	Number of actions for tort where the amount claimed exceeds $60.	Number of actions of Replevin.
$47 83	$18,906 27	$18,890 67	$63 43	79	28	3	1	3
4 25	910 03	800 79	113 49	8	1	......	......	......
9 10	2,250 00	2,259 00	......	15	10	......	......	......
......	205 74	205 74	......	2	1	......	......	......
96 04	4,698 12	4.684 74	109 42	22	3	......	......	......
......	......	......	......	......	......	......	......	......
......	926 82	928 82	......	2	1	......	......	......
......	2.254 46	2,254 46	......	15	3	......	......	......
......	742 69	742 69	......	2	1	......	......	......
......	1,829 62	1,829 62	......	12	6	1	1	......
40 00	662 84	672 33	30 51	5	3	......	......	1
......	7,190 61	6,844 61	346 00	29	12	4	1	......
......	6,817 09	6,817 09	......	23	7	......	......	......
......	3,449 03	3,449 03	......	14	8	......	......	......
......	2,929 81	2,814 79	115 02	12	7	5	......	......
347 41	3,506 46	3.540 49	313 38	22	7	1	1	......
......	1,818 95	1,818 95	......	10	7	......	......	......
300 69	3,619 46	3.619 46	300 69	27	17	......		......
......	211 25	211 25	......	......	......	......		......
......	318 75	318 75	......	1	......	......	......	......
122 23	418 86	470 86	70 23	......	......	......		
8 00	3.106 61	3,106 61	8 00	11	5	2	......	......
......	46 99	46 99	......	......	......	......	......	......
15 00	631 50	646 50	......	......	4	......	......	
......	......	......	......	......	......	......	......	......
1,188 59	6,857 89	7,869 83	176 65	40	9	5	......	......
......	1,625 68	1,625 68	......	14	4	......	......	......
276 13	1,340 60	1,448 55	168 18	7	4	......	......	......
23 62	4,922 89	4,697 16	249 35	49	17	......	......	1
......	546 00	564 00	......	8	1	......	......	1
131 15	6,643 44	6,644 19	130 40	29	11	2	1	......
296 94	8,536 97	8,385 53	448 38	29	13	1	1	1
......	2,983 44	2,968 44	15 00	12	8	1	......	......
......	2,090 01	2,090 01	......	8	2	......	1	......
......	2,898 53	2,898 53	......	14	18	......	......	......
138 77	17,266 90	17,144 77	260 90	64	25	2	2	......
17 83	2,843 43	2,787 31	77 95	15	8	......	......	1
31 86	3,704 33	3,610 95	125 24	10	4	......	......	......
6 41	3,494 77	3,501 18	......	35	8	......	1	......
8 00	1,784 15	1,754 09	38 06	16	3	......	......	......
6 39	12,269 70	12,165 16	110 93	58	27	1	5	......
11 05	2,655 28	2,655 28	11 05	14	3	......	......	......
72 80	4,634 72	4,641 16	27 90	26	8	......	......	......
1,113 28	14,865 88	14,108 13	1,871 03	36	22	......	......	1
......	3,475 94	3,475 94	......	10	5	1	2	1

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered for claims not exceeding $10.	Number of Jury Trials by Jury summoned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."
Peterboro	1	59			$37 49		9
	2	6			5 05		
	3	18					
	4						1
	5	24			8 77		
	6						
Prescott and Russell	1	13			1 35		
	2	7			4 71		
	3	4			1 29		2
	4	26			5 98		
	5	2			2 63		1
	6	10			12 35		4
	7	37			13 75		1
	8	32			7 45		
	9	13			6 13		1
	10	31			10 02		2
	11	5			5 18		1
Prince Edward	1	31			7 47		
	2	2			61		
	3				46		
	4	2			27		1
	5	11			5 86		
	6	7			31		
	7	5			1 23		
	8						
Rainy River	1	22	1	$15 00			2
	2	1					
	3	4					
Renfrew	1	86			22 87		7
	2	3			2 40		
	3	25			14 87		1
	4	91			17 25		4
	5	1			5 99		
	6	8			3 82		
	7	8			10 46		2
Simcoe	1	194			30 54		4
	2	17	2	33 00	7 13		3
	3	7			5 86		
	4	9			13 57		2
	5	6			5 74		2
	6	198			33 54		4
	7	3			4 84		
	8	11			11 32		2
	9	292			23 14	$77 14	4
	10	10			5 39		1

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Emoluments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Section 43 D.C.A.
$75 00	2	....	$1,924 71	91	$4,576 85	41	$1,524 98	....
....	1	....	185 33	16	331 14	10	92 85	....
....	....	....	175 00	8	600 00	2	125 00	....
27 00	....	....	27 60	2	9 20	....	64 85	....
....	....	....	568 10	18	1,653 55	5	470 68	....
....	....	....	....	....	....	....	....	....
....	....	....	95 47	10	300 00	4	90 00	....
....	....	....	264 14	7	45 61	2	201 46	....
25 00	....	....	93 95	2	233 44	....	66 65	....
....	....	....	457 46	36	1,555 55	6	536 93	....
15 00	....	....	119 99	....	....	....	....	....
55 00	....	....	545 30	18	1,208 71	5	319 66	....
10 00	....	....	676 91	8	567 40	1	353 68	....
....	....	....	212 46	13	541 32	7	310 91	....
10 00	....	....	258 10	6	244 24	5	159 90	....
30 00	....	....	500 70	12	833 66	1	215 20	....
10 00	....	....	294 00	11	202 08	3	258 45	....
....	11	....	800 13	28	3,719 00	14	637 78	....
....	....	....	55 70	2	60 12	....	65 60	....
....	....	....	27 60	....	....	....	24 90	....
20 00	....	....	92 36	7	212 01	2	89 88	....
....	1	....	340 10	4	217 27	....	215 05	....
....	....	....	16 25	....	....	....	18 25	....
....	....	....	102 15	5	137 52	2	128 87	....
....	....	....	....	....	....	....	....	....
15 00	....	....	945 78	26	220 40	16	438 60	$7 05
....	1	....	187 20	9	28 65	8	163 15	....
....	....	....	154 15	....	....	....	....	....
64 00	2	....	1,181 60	59	1,716 33	18	697 00	....
....	....	....	52 09	5	574 96	2	91 26	....
25 00	1	....	535 10	76	4,698 18	14	845 46	....
35 00	3	....	1,224 20	47	2,018 94	15	580 49	....
....	....	....	212 15	17	2,179 66	3	356 28	....
....	....	....	227 50	15	1,147 50	4	125 40	....
15 00	....	....	460 08	19	428 98	1	584 63	....
31 00	5	....	1,999 10	209	8.188 11	38	1,926 20	....
30 00	1	....	373 35	18	603 83	5	182 55	....
....	1	....	335 45	10	847 58	3	289 66	6 86
20 00	....	....	587 80	30	....	15	258 62	....
25 00	....	....	207 35	20	639 38	3	291 63	....
45 00	12	1	1,928 35	45	1,246 23	15	942 00	....
....	....	....	216 55	13	1,626 47	....	226 43	....
27 00	....	....	521 23	11	732 87	2	405 75	....
35 00	5	....	2,385 90	67	2,617 28	12	1,827 21	....
12 00	....	....	357 45	10	453 18	4	296 75	....

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.
Stormont, Dundas and Glengarry	1	80	$4,072 58	6	$409 86	14
	2	285	19,123 72	13	1,073 87	16
	3	534	23,842 61	24	1,954 19	63
	4	66	4,907 36	9	738 71	3
	5	126	6,568 70	6	332 25	16
	6	61	2,323 17	9	2,284 52	5
	7	81	7,971 23	6	242 47	1
	8	107	5,460 80	4	384 60	20
	9	138	5,871 48	1	114 32	4
	10	154	16.767 91	8	454 86	5
	11	62	3,890 26	2	267 57	2
	12	64	6,395 06	3	283 71	10
Sudbury	1	1,020	78,232 00	40	2,993 80	86
	2	149	9,934 74	11	1,369 35	2
	3	118	6,463 89	20	2,045 24	3
	4	74	7,000 54	8	932 60	2
	5	123	7,707 48	.....	.....	.....
Temiskaming	1	500	35,000 00	100	2,500 00	40
	2	584	39,588 32	32	3,451 01	152
	3	149	11,686 62	43	4,593 25	11
	4	Vacant	.....	.....	.....	.....
	5	1,152	58,548 05	27	2,245 45	51
	6	424	37,017 35	21	2,984 73	31
	7	232	19,666 45	24	1,393 88	4
Thunder Bay	1	760	46,253 72	11	1,225 75	42
	3	625	42,912 14	9	966 41	47
Victoria	1	29	2,222 63	1	101 62	.....
	2	50	3,668 32	3	469 87	4
	3	37	3,679 56	3	259 42	9
	4	13	1,045 41	2	65 33	.....
	5	310	15,621 12	17	1,451 66	24
	6	13	1,813 40	.....	.....	2
	7	35	3,000 00	2	150 00	.....
Waterloo	1	1,390	95,251 40	42	4,249 12	43
	2	235	10,245 98	15	1,034 78	14
	3	647	32,274 79	26	2,751 09	118
	4	48	4,273 24	23	1,392 54	1
	5	68	6,331 12	1	36 96	11
	6	53	4,656 53	3	124 39	2
	7	11	433 55	1	65 09	.....

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds $100 but does not exceed $200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds $200.	Number of actions for tort (damages) where the amount claimed does not exceed $60.	Number of actions for tort where the amount claimed exceeds $60.	Number of actions of Replevin.
$3 35	$2,998 19	$3,001 54	....	9	1	......	......	......
144 65	7,754 79	7,768 12	$131 32	44	20	1	2	......
99 31	11,283 44	11,371 90	10 85	52	16	2	2	1
....	2,318 27	2,300 79	17 42	18	2	......	......	......
42 60	2,936 22	2,978 82	....	12	5	2	......	......
....	1,336 90	1,257 20	79 70	10	......	......	......	......
64 70	4,961 68	5,011 38	15 00	18	10	1	1	......
12 25	3,549 86	3,548 06	14 05	8	8	......	......	......
....	3,182 28	3,182 28	....	16	4	......	1	......
113 39	5,358 52	5,364 74	107 17	27	10	3	3	......
1,227 03	2,040 05	2,983 29	283 79	11	1	2	......	......
24 75	2,732 83	2,732 83	24 75	18	7	......	......	......
2,244 10	21,329 58	21,121 38	2,452 57	185	70	1	3	4
95 07	2,027 66	2,122 73	....	27	6	......	......	......
342 52	2,621 56	2,855 13	109 15	14	7	......	......	......
....	2,334 78	2,334 78	....	15	9	......	......	......
52 75	1,584 89	1,629 14	8 50	20	3	......	......	......
472 37	15,000 00	15,000 00	472 37	....	......	......	......	......
392 87	10,885 91	11,278 78	....	81	33	......	......	......
152 10	7,298 12	7,253 53	196 69	29	7	2	1	......
35 00	....	....	....	....	......	......	......	......
3,684 27	30,450 91	30,303 87	3,831 31	131	27	11	4	1
1,175 33	14,264 59	14,573 65	866 27	109	37	3	7	1
301 52	9,574 12	9,464 81	410 83	48	19	1	......	......
152 35	18,508 24	18,614 92	45 67	634	47	......	......	......
986 56	14,759 51	14,658 13	1,087 94	105	27	11	16	10
....	753 65	753 65	....	6	2	......	......	......
15 78	2,306 69	2,307 47	15 00	8	3	1	......	......
....	730 25	730 25	....	4	6	......	......	......
....	334 04	334 04	....	4	1	1	......	......
....	5,499 50	5,499 50	....	41	9	3	3	......
....	144 22	144 22	....	2	4	......	......	......
....	1,500 00	1,500 00	....	....	......	......	......	......
65 09	24,493 32	24,387 17	171 24	267	44	8	2	......
....	6,628 92	6,628 92	....	21	9	......	......	......
....	12,192 12	12,192 12	1 00	52	30	12	2	1
23 75	1,799 76	1,803 49	20 00	8	7	......	......	......
155 82	3,698 27	3,752 79	101 30	17	7	......	......	......
....	2,222 69	2,213 69	9 00	11	5	1	......	......
78 26	345 47	359 73	64 00	1	......	......	......	......

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered for claims not exceeding $10.	Number of Jury Trials by Jury summoned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."
Stormont, Dundas and Glengarry	1	13			$4 30		
	2	47			21 59		4
	3	122			25 40		3
	4	7			6 38		1
	5	24			6 35		2
	1	13			4 36		1
	7	4			8 50		1
	8	10			6 12		1
	9	27			7 31		1
	10	18			12 53		3
	11	5			4 09		
	12	2			7 66		2
Sudbury	1	70				$559 75	2
	2	3					
	3	13					
	4	6					
	5	6					
Temiskaming	1	70					
	2	301				55 88	8
	3	5					3
	4						
	5	65				365 98	17
	6	17					13
	7	5					3
Thunder Bay	1	79				104 72	
	3	47					6
Victoria	1	1			2 56		1
	2	2			4 04		
	3	3			3 37		
	4	2			1 17		
	5	55			18 38		
	6	1			1 39		
	7	4			2 91		
Waterloo	1	366			97 55	387 50	35
	2	62			10 47		1
	3	170	4	$55 50	30 67		5
	4	4			4 62		2
	5	4			7 50		
	6	3			5 07		1
	7	2			43		

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Emoluments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona.	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Section 43 D.C.A.
....	5	....	$335 55	26	$93 32	9	$361 80	....
$30 00	....	....	1,059 89	128	5,150 00	31	824 80	....
30 00	17	1	1,897 90	78	2,340 98	19	1,332 20	....
15 00	....	....	301 10	31	1,103 94	15	307 26	....
20 00	....	....	477 88	16	373 69	2	229 45	....
5 00	....	....	166 05	7	110 00	3	76 50	....
10 00	....	....	378 80	21	1,542 43	7	380 01	....
5 00	1	....	401 65	3	130 85	2	182 65	....
10 00	3	....	497 72	12	284 57	2	438 83	....
25 00	....	....	455 85	35	1,186 92	7	508 15	....
....	....	....	267 52	18	920 17	3	212 79	....
9 00	....	....	267 11	....	....	....	517 00	....
20 00	9	1	4,365 85	165	11,330 45	31	2,857 34	$211 45
....	1	1	582 73	49	4,558 00	10	538 75	....
....	....	....	318 46	21	415 25	11	212 75	....
....	....	....	416 62	8	567 43	3	319 28	....
....	....	....	317 00	4	280 15	2	144 25	....
....	....	....	1,500 00	....	....	....	910 78	....
85 00	25	....	2,279 40	52	2,662 18	20	1,567 93	3 95
25 00	1	....	690 75	....	....	....	....	....
....	....	....	....	....	....	....	....	....
110 00	4	....	3,119 91	165	8,901 00	21	3,195 08	....
90 00	1	....	1,864 40	173	3,397 03	66	1,612 46	....
20 00	....	....	1,130 16	81	3,269 86	33	1,300 78	....
....	....	....	2,523 61	262	471 25	64	1,828 75	22 97
39 00	5	....	1,901 36	159	3,530 38	43	1,294 40	....
18 00	....	....	74 85	12	1,159 77	1	70 95	....
....	....	....	165 34	5	721 98	....	172 50	....
....	....	....	155 80	....	....	....	76 85	....
....	....	....	60 00	....	....	....	54 70	....
....	5	....	939 10	23	759 49	15	561 05	....
....	....	....	60 54	....	....	....	33 80	....
....	....	....	105 00	6	550 00	2	75 00	....
350 00	24	....	3,790 85	161	5,629 71	38	2,045 18	....
20 00	....	....	745 55	27	549 35	12	353 83	....
75 00	....	....	1,996 50	66	1,424 44	31	721 30	....
20 00	....	....	236 99	42	1,433 05	5	412 11	....
....	....	....	268 85	14	1,037 17	7	260 04	....
20 00	....	....	206 85	8	1,158 01	5	201 84	....
....	....	....	32 64	1	....	....	19 95	....

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.
Welland	1	919	$53.937 07	46	$4,117 17	222
	2	39	3,065 09	19	2,315 67	4
	3	207	14,216 00	21	1,798 84	25
	4	705	43.620 47	54	5,505 36	59
	5	173	12,052 73	31	3,559 89	16
	6	195	7,352 73	26	1,915 43	14
Wellington	1	902	53,429 66	44	4,796 05	41
	2	18	585 17	1	183 33	1
	3	6	377 13	2	271 72	....
	4	138	7,379 46	15	972 92	9
	5	33	1,899 95	1	9 14	....
	6	49	4,146 42	6	409 33	3
	7	93	6,254 08	19	2,094 72	2
	8	123	8,342 36	6	706 35	2
	10	95	7.152 12	13	540 55	2
	11	85	4,789 76	14	1,206 25	....
Wentworth	1	1.718	128.759 14	70	7,083 79	99
	2	361	16,407 51	33	3,569 74	5
	3	55	3.932 28	29	3,614 10	1
	4	71	5.869 75	9	1,013 27	2
	5	55	3,663 37	15	1.716 85	1
	7	No business	....	....	....	....
	8	No business	....	....	....	....
	9	1,931	142,962 65	106	9.065 66	148
York	1	6,776	545.990 58	217	22,238 49	564
	2	52	3.992 05	7	449 27	2
	3	125	6,601 61	17	1,518 71	11
	4	183	13.258 17	14	1.386 13	15
	5	68	6,023 59	3	194 08	....
	6	186	13,997 68	28	2,541 34	22
	7	36	3.147 09	9	504 05	5
	8	854	57,641 27	99	8,926 57	108
	9	88	6.309 09	32	2,550 47	5
	10	4,766	361.811 24	67	5,710 74	405
Total	337	81.667	$5,275,738 07	4.892	$419,187 21	6,890

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed exceeds $100 but does not exceed $200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed exceeds $200.	Number of actions for tort (damages) where the amount claimed does not exceed $60.	Number of actions for tort where the amount claimed exceeds $60.	Number of actions of Replevin.
$300 56	$20,511 95	$20,475 23	$337 28	137	41	1	5	......
....	1,892 86	1,892 86	....	8	1	......	1	......
88 29	5,033 39	5,075 84	45 84	23	14	4	3	......
1,747 00	20,193 87	20,561 58	1,379 29	88	41	1	4	......
291 16	4,242 47	4,277 78	255 85	24	13	......	......	......
1 03	10,110 59	10,110 59	1 03	20	5	......	......	......
199 94	24,320 64	24,465 92	54 66	112	47	6	5	3
....	327 27	327 27	....	1	......	......	......	......
....	320 67	320 67	....	....	1	......	......	......
331 83	2,145 94	2,201 33	276 44	17	6	......	......	......
39 08	834 62	834 62	39 08	5	1	1	......	......
27 00	1,560 84	1,587 84	....	11	6	......	......	......
6 79	4,229 99	4,229 99	6 79	18	6	......	......	......
316 85	5,000 78	5,080 38	237 25	25	7	......	......	......
192 87	3,512 46	3,560 71	144 62	14	9	2	......	......
....	1,891 76	1,891 76	....	13	3	......	......	......
667 57	36,447 05	35,485 19	1,629 43	310	121	19	42	2
....	9,060 29	8,886 03	174 26	31	14	......	......	......
....	2,674 67	2,674 67	....	11	4	34	21	......
....	3,954 03	3,954 03	....	12	8	......	4	1
....	1,207 30	1,207 30	....	6	4	......	......	......
....	....	....	....	....	......	......	......	......
....	....	....	....	....	......	......	......	......
964 11	46,796 94	46,692 94	1,068 11	339	120	32	34	1
3,927 76	116,227 43	117,530 03	2,625 16	1,428	427	116	111	13
....	1,589 75	1,563 89	25 86	10	3	1	......	......
....	3,152 14	3,130 34	21 80	16	2	1	1	......
44 76	5,546 33	5,524 77	66 32	30	13	......	......	......
199 17	2,125 19	2,171 18	153 18	21	3	......	......	......
165 60	4,793 34	4,901 25	57 69	34	18	......	......	......
305 62	1,786 09	1,741 40	359 21	6	4	......	......	......
74 02	15,452 93	15,461 18	65 77	80	50	9	22	3
118 57	2,228 91	2,027 18	320 30	18	3	4	4	......
3,759 74	68,949 87	69,034 18	3,675 43	1,000	335	65	83	4
$54,644 42	1,969,455 15	1,962,065 95	$55,215 02	12,875	4,755	997	727	95

APPENDIX

Return of Division Court Business from the 1st day of January

NAME OF COUNTY UNITED COUNTIES, OR DISTRICT.	Number of Divisions	Number of suits entered for claims not exceeding $10.	Number of Jury Trials by Jury summoned.	Amount paid to Jurors summoned.	Jury Fees paid to County Treasurer, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."
Welland	1	137	2	$49 50	$58 08	$342 13	7
	2	5			3 33		
	3	27			13 99		
	4	87	1	10 00	46 11	128 50	3
	5	27			11 89		6
	6	27			10 41		1
Wellington	1	180			55 95	264 21	4
	2	2			49		
	3	3			28		
	4	29			8 15		
	5	4			2 10		
	6	4			5 09		
	7	10	1	27 30	7 39		1
	8	25			10 64		2
	10	9			7 61		2
	11	9			3 93		
Wentworth	1	133			143 09	1,482 68	41
	2	93	1	22 50	16 88		4
	3	5			4 65		
	4	6	3	51 00	5 67		2
	5	3			3 78		
	7	No Business					
	8	" "					
	9	201	1	12 00	154 11	1.577 40	30
York						1,687 75	
	1	768	6	105 00	600 40	11,728 45	132
	2	4			4 33		2
	3	24			6 98		
	4	15			13 87		1
	5	3			7 29		2
	6	29			14 31		2
	7	2			3 28		
	8	96	1	25 50	59 62	28 47	17
	9	10	1	13 35	7 27		
	10	346	3	135 90	432 29	599 64 7.757 50	132
Total	337	12,386	41	$1,445 60	$4,992 37	$39,534 63	964

A—Continued.

to the 31st day of December, A.D. 1922, inclusive, showing:

Amount of costs so taxed.	Return of Judgment Debtors ordered to be committed.	The number of such debtors actually committed.	Clerk's Returns of Emoluments.	Number of writs of execution issued.	Amount realized on execution.	Number of writs returned nulla-bona.	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Section 43 D.C.A.
$160 00	59	2	$3,640 45	236	$7,065 66	96	$2.387 73	$29 03
....	3	1	228 45	29	1,185 60	7	321 75	....
....	3	3	536 64	42	1,664 98	15	723 20	....
85 00	4	....	2,642 45	289	8,530 96	68	2,501 32	....
115 00	4	1	746 00	37	1,289 23	22	448 86	....
20 00	1	....	612 45	21	596 74	12	338 80	....
35 00	2	....	3,321 02	195	9,575 12	25	2,008 52	....
....	....	....	60 54	4	238 79	1	36 35	....
....	....	....	20 05	....	....	....	6 60	....
....	4	....	485 60	29	151 83	14	190 85	....
....	....	....	127 73	4	73 93	1	120 80	....
....	....	....	155 95	12	543 58	7	98 90	....
20 00	....	....	432 50	26	1,458 74	8	405 65	....
10 00	....	....	344 55	24	844 20	6	304 51	5 00
30 00	....	....	369 90	22	903 40	22	291 77	....
....	....	....	262 74	34	1,396 95	4	300 00	....
727 50	10	....	7,081 69	407	7,570 45	106	3,549 06	....
85 00	....	....	1.008 41	46	3,962 84	7	1,021 69	....
....	....	....	185 26	29	794 50	3	113 00	....
50 00	....	....	303 00	15	941 02	4	363 95	....
....	....	....	138 27	1	21 88	....	106 95	....
....	....	....	....	....	....	....	....	....
....	....	....	....	....	....	....	....	....
555 00	18	....	7,318 45	392	8,812 77	162	3,457 16	....
1,145 00	164	....	22,104 60	2,627	37,742 12	1778	15,438 73	79 24
20 00	1	....	235 15	....	....	....	200 00	....
....	1	....	407 67	17	619 44	7	344 61	....
5 00	1	....	629 95	37	1,422 44	18	647 26	....
20 00	....	....	244 70	11	210 23	7	161 95	....
20 00	2	....	671 75	51	1,733 45	22	522 98	....
....	....	....	176 20	....	....	....	....	....
152 50	23	1	2,142 35	325	5,219 65	249	2,430 70	....
....	1	....	469 03	36	1,323 70	10	294 60	28 00
1,285 00	84	....	16,805 96	1,850	23,883 74	1,430	9,996 41	....
$10,489 00	1,237	65	....	19,468	590,152 60	8,367	....	1,329 15

APPENDIX B.

LIST of Division Court clerks, their post office address, their county or district and number of division in which their Courts are situated, for the Province of Ontario, up to the 31st December, 1922, inclusive. (Lists corrected up to date of printing.)

County or District.	No. of Division.	Clerk.	Post office address.
Algoma	1	Jno. Munnoch	Sault Ste. Marie
	2	Mrs. R. Bryant	Bruce Mines
	3	Thos. Dodds	Thessalon
	6	W. F. Adams	Richard's Landing
	7	J. A. Hawkins	Blind River
Brant	1	James C. Spence	Brantford
	2	Jas. Smiley	Paris
	3	A. E. Green	St. George
	4	W. F. Miles	Burford
	5	Walter E. Hooker	Scotland
Bruce	1	J. A. McGill	Walkerton
	2	W. H. Logan	Teeswater
	3	A. G. Macintyre	Kincardine
	4	J. C. Gibson	Paisley
	5	J. A. Chapman	Port Elgin
	7	J. R. Vandusen	Tara
	8	G. W. Taylor	Wiarton
	9	Angus Martyn	Ripley
	10	John Pettigrew	Lion's Head
	11	W. J. Little	Lucknow
	12	R. T. Kidd	Chesley
Carleton	1	C. A. E. Blanchet	Ottawa
	2	Wm. McElroy	Richmond
	3	Jas. H. Wilson, Jr.	Carp
	4	A. S. Russell	Galetta
	5	W. H. Leech	North Gower
	6	T. A. Hicks	Metcalf
	7	W. A. Mason	Ottawa
Dufferin	1	J. M. Bennett	Orangeville
	2	W. H. Lamon	Shelburne
	3	John Ferris	Stanton
	4	Robt. Orr	Mono Mills
	5	W. A. Wansborough	Grand Valley
Elgin	1	E. C. Monteith	Aylmer
	2	John McIntyre	St. Thomas
	3	John McIntyre	St. Thomas
	4	M. S. Smith	Dutton
Essex	1	Jos. White	Sandwich
	2	W. A. McCormick	Amherstburg
	3	Geo. Pearce	Kingsville
	4	H. J. Bell	Harrow
	5	C. A. Edsall	Leamington
	6	H. Taylor	Belle River
	7	J. D. A. Deziel	Windsor
	8	H. P. Johnson	Essex
	9	A. J. Brown	Comber
	10	L. D. Warner	Pelee Island

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Frontenac	1	Thos. Lambert	Kingston
	3	D. W. Lake	Sydenham
	4	J. E. Card	Verona
	5	J. A. Sharpe	Sunbury
	6	E. B. Buell	Sharbot Lake
	7	J. A. Black	Arden
Grey	1	R. G. Gordon	Owen Sound
	2	C. Ramage	Durham
	3	A. G. Bright	Meaford
	4	B. Hamilton	Clarksburg
	5	W. J. Bellamy	Flesherton
	6	G. W. Collins	Chatsworth
	7	John Taylor	Hanover
	8	Richard L. Stephen	Markdale
Haldimand	1	James McGregor	Caledonia
	2	E. B. Humphrey	Cayuga
	3	D. Hastings	Dunnville
	4	C. E. Bourne	Jarvis
	5	R. J. Melick	Canboro
Haliburton	1	Geo. A. Rogers	Minden
	2	G. Bemister	Haliburton
	3	A. W. Fleming	Wilberforce
	4	E. B. Speers	Dorset
Halton	1	Wm. Panton	Milton
	2	W. S. Savage	Oakville
	3	J. A. Tracy	Georgetown
	4	Geo. Agnew	Acton
	5	Wm. Fraser	Campbellville
	6	W. J. Stuart	Burlington
Hastings	1	F. M. Clarke	Belleville
	2	W. Greer	St. Ola
	3	L. E. Mills	Shannonville
	4	F. A. Bartlett	Tweed
	5	Thomas G. Clute	Stirling
	6	E. T. Naylor	Madoc
	7	E. A. Houle	Deseronto
	8	W. N. Simmons	Frankford
	9	C. W. London	Trenton
	10	J. C. Bowen	Marmora
	11	W. J. Douglas	Maynooth
	12	J. McCaw	Bancroft
Huron	1	Jean Harrison	Goderich
	2	J. C. Greig	Seaforth
	3	H. T. Rance	Clinton
	4	A. A. Lamont	Brussels
	5	R. N. Creech	Exeter
	6	Nat Whyard	Dungannon
	7	Jno. Tippett	Bayfield
	8	J. G. Stewart	Wingham
	9	Thomas Brown	Wroxeter
	10	W. L. Siebert	Zurich
	11	Thos. Trevethick	Crediton
	12	Jos. Stothers	Blyth

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Kenora	1	O. Partington	Kenora
	2	J. D. Aaron	Wabigoon
	3	J. E. Gibson	Dryden
	4	J. E. Cole	Sioux Lookout
Kent	1	W. B. Wells	Chatham
	2	H. P. Stennett	Ridgetown
	3	H. E. Wells	Dresden
	4	J. C. Whittington	Blenheim
	5	Charles B. Jackson	Wallaceburg
	6	W. H. Bradley	Bothwell
	7	Jos. Wilson	Tilbury
Lambton	1	A. F. Wade	Sarnia
	2	Wm. McLeay	Watford
	3	L. Miller	Florence
	4	Wm. W. Stover	Sombra
	5	Thomas L. Jones	Forest
	6	W. C. Tudor	Thedford
	8	W. G. Fraser	Petrolea
	9	Thos. Allison	Alvinston
Lanark	1	R. Jamieson	Perth
	2	Robt. Beatty	Lanark
	3	A. R. G. Peden	Carleton Place
	4	R. Craig	Smith's Falls
	5	P. C. Dowdall	Almonte
Leeds and Grenville	1	I. J. Mansell	Brockville
	2	H. W. Ernst	Prescott
	3	J. H. Sampson	Gananoque
	4	S. H. Guest	Kemptville
	5	M. G. Corbett	Merrickville
	6	W.W. Phelps	Delta
	7	Jas. Edgar	Toledo
	8	Ed. Wright	Newboro'
	9	E. J. Purcell	Athens
	10	M. Maguire	Spencerville
	11	John Haley	North Augusta
	12	Charles Tennant	Mallorytown
Lennox and Addington	1	A. E. Paul	Napanee
	2	E. P. Shephard	Bath
	3	Joseph B. Allison	Adolphustown
	4	Jno. H. Patterson	Newburgh
	5	Miss B. Cox	Enterprise
	6	Robt. Bennett	Odessa
	7	J. W. Shier	Tamworth
	8	J. N. Baker	Flinton
	9	C. P. Stein	Denbigh
Lincoln	1	Samuel Shearer	Niagara-on-the-Lake
	2	A. H. Trapnell	St. Catharines
	3	J. M. Martin	Smithville
	4	W. D. Fairbrother	Beamsville
	5	R. H. Kidd	Grimsby
Manitoulin	1	C. C. Platt	Gore Bay
	2	W. A. Sims	Little Current
	3	J. R. W. Phillips	Manitowaning

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Middlesex	1	Chas. R. M. Graham	London
	2	C. Noble	Park Hill
	3	R. H. Collins	Lucan
	4	J. H. Matthews	Delaware
	5	Chas. George	Glencoe
	6	John H. McIntosh	Strathroy
	7	F. V. Chittick	Dorchester Station
	8	Walter R. Westlake	London, R. R. No. 2
	9	F. H. Whetter	London
Muskoka	1	I. B. Aulph	Bracebridge
	2	W. H. Butterworth	Gravenhurst
	3	A. R. Corbett	Huntsville
Nipissing	1	A. E. Blagdon	Sturgeon Falls
	2	C. A. Fink	Mattawa
	3	M. W. Flannery	North Bay
Norfolk	1	O. Burnham	Simcoe
	2	J. F. McKinnon	Waterford
	3	Hy. McKnight	Teeterville
	4	J. A. Lawson	Delhi
	5	J. Pow	Vittoria
	6	W. A. Maybee	Port Rowan
	7	Watson Park	Fairground
	8	W. F. Tibbetts	Port Dover
Northumberland and Durham	1	John Moorecraft	Bowmanville
	2	J. W. Bradley	Newcastle
	3	R. S. Caldwell	Port Hope
	4	W. S. Given	Millbrook
	5	J. G. Orr	Cobourg
	6	E. H. Pratt	Grafton
	7	H. S. Keyes	Colborne
	8	B. C. H. Becker	Brighton
	9	P. S. Ewing	Warkworth
	10	A. G. Austin	Wooler
	11	Geo. A. Hay	Campbellford
Ontario	1	Miss E. L. McDonell	Whitby
	2	Jno. Forgie	Claremont
	3	J. W. Burnham	Port Perry
	4	R. J. Moore	Uxbridge
	5	Henry Hart	Cannington
	6	C. A. Patterson	Beaverton
	7	D. Leonard	Atherly
Oxford	1	V. L. Francis	Woodstock
	2	C. Taylor	Drumbo
	3	E. J. Cody	Embro
	4	M. L. Bushell	Norwich
	5	Neil G. Gunn	Ingersoll
	6	W. J. Wilkins	Tillsonburg
	7	W. S. Russell	Tavistock

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Parry Sound	1	Wm. Ireland	Parry Sound
	2	John Fletcher	McKellar
	3	Jno. Knowles	Rosseau
	4	Fred Metcalf	Burk's Falls
	5	Harry Snuggs	Magnetawan
	6	T. J. Williams	Powassan
	7	Chas. Gandier	South River
Peel	1	John Clarke	Brampton
	2	J. K. Morley	Cooksville
	3	M. C. Hillock	Caledon
	4	F. E. Snider	Bolton
Perth	1	D. B. Burritt	Stratford
	2	C. Woodger	Mitchell
	3	Wm. Moyes	St. Mary's
	4	Jos. Thompson	Shakespeare
	5	Wm. Zimmerman	Milverton
	6	W. L. Heibein	Listowel
Peterborough	1	C. J. Seymour	Peterborough
	2	J. E. Thompson	Norwood
	3	T.W. B. Marling	Lakefield
	4	Mrs. A. T. Staples	Apsley
	5	E. Fennell	Havelock
	6	W. H. Fletcher	Keene
Prescott and Russell	1	V. Seguin	L'Orignal
	2	P. S. Paquette	Vankleek Hill
	3	Napoleon Labrosse	St. Eugene
	4	H. Leduc	Plantagenet
	5	H. D. Cameron	Cumberland
	6	Miss A. Duncan	Russell
	7	M. Gareau	Hawkesbury
	8	A. Groulx	Fournier
	9	H. Belanger	Alfred
	10	W. T. Erskine	Rockland
	11	Peter Gagné	South Indian
Prince Edward	1	D. Bongard	Picton
	2	J. McQuoid	Milford
	3	Charles H. Wright	Demorestville
	4	W. H. C. Roblin	Ameliasburg
	5	H. A. Jolley	Wellington
	6	C. H. Saylor	Bloomfield
	7	A S. Burr	Consecon
	8	B. E. Harrison	Waupoos
Rainy River	1	W. P. Pilkey	Fort Frances
	2	E. T. McCombe	Emo
	3	D. K. McGregor	Rainy River
Renfrew	1	R. J. Roney	Pembroke
	2	L. O. Christmann	Beachburg
	3	M. Devine	Renfrew
	4	John R. Tierney	Arnprior
	5	G. R. Gourlay	Eganville
	6	H. G. McGinn	Cobden
	7	P. J. Harrington	Killaloe Station

List of Division Court Clerks.—Continued.

County or District.	No. of Division	Clerk.	Post office address.
Simcoe	1	Geo. Wilson	Barrie
	2	R. E. Stevenson	Bradford
	3	Jos. Wright	Beeton
	4	A. M. Knight	Collingwood
	5	T. C. Craig	Craighurst
	6	A. E. Smith	Orillia
	7	R. Carter	New Lowell
	8	J. E. Addis	Alliston
	9	W. J. Martin	Penetanguishene
	10	H. Gover	Coldwater
Stormont, Dundas & Glengarry	1	J. A. B. McLennan	Williamstown
	2	S. McDonell	Alexandria
	3	H. L. Fawthrop	Cornwall
	4	Geo. Sampson	Aultsville
	5	Jas. N. Eastman	Morrisburg
	6	C. J. Lazerte	Iroquois
	7	M. J. Cleland	South Mountain
	8	J. W. Carr	Finch
	9	J. R. McLeod	Dalhousie Station
	10	G. Elliott	Chesterville
	11	A. O. Miller	Avonmore
	12	A. J. Cameron	Greenfield
Sudbury	1	J. K. McLennan	Sudbury
	2	R. V. Tremblay	Chelmsford
	3	J. C. McMillan	Webbwood
	4	R. H. Wilson	Warren
	5	Geo. Hunt	Chapleau
Temiskaming	1	Jay Gould	Haileybury
	2	F. W. Ferguson	Liskeard
	3	A. J. Catt	Englehart
	4		Swastika
	5	E. H. Hill	Timmins
	6	S. L. Bradley	Cochrane
	7	Jno. Cole	Matheson
Thunder Bay	1	R. E. Mitchell	Por Arthur
	3	G. H. Coo	For William
Victoria	1	A. E. Stabback	Woodville
	2	J. L. Arnold	Fenelon Falls
	3	G. W. Taylor	Bobcaygeon
	4	W. H. Kennedy	Omemee
	5	J. P. Ryley	Lindsay
	6	J. B. Weldon	Oakwood
	7	R. C. Mackay	Kirkfield
Waterloo	1	Fred. Rohleder	Kitchener
	2	W. Heise	Preston
	3	Edward J. Wilkins	Galt
	4	F. H. McCallum	New Hamburg
	5	F. H. Schummer	Linwood
	6	C. A. Huehn	Conestoga
	7	A. E. Watson	Ayr

List of Division Court Clerks.—Concluded.

County or District.	No. of Division.	Clerk.	Post office address.
Welland	1	H. T. Reilly	Welland
	2	Joseph Henderson	Marshville
	3	Jos. Clark	Ridgeway
	4	Jos. G. Cadham	Niagara Falls Sth.
	5	D. J. C. Munro	Thorold
	6	D. O. Evans	Port Colborne
Wellington	1	Miss. M. A. Day	Guelph
	2	Alex. Nicoll	Puslinch
	3	Robt. Scott	Rockwood
	4	John Brownridge	Fergus
	5	A. J. Lindsay	Erin
	6	Henry Clark	Elora
	7	John Lunz	Drayton
	8	R. T. Smith	Arthur
	10	C. L. Eady	Harriston
	11	H. Clarke	Mount Forest
Wentworth	1	Miss. K. M. White	Hamilton
	2	F. J. Suter	Dundas
	3	J. C. Medlar	Waterdown
	4	E. Dayman	Lynden
	5	J. N. Jackson	Stoney Creek
	7	G. T. Neale	Mount Hope
	8	Thomas Murphy	Binbrook
	9	C. H. Peebles	Hamilton
York	1	A. McL. Howard	Toronto
	2	Robert J. Corson	Markham
	3	Thos. F. McMahon	Richmond Hill
	4	K. N. Robertson	Newmarket
	5	F. G. Tremayne	Sutton West
	6	W. H. Taylor	Aurora
	7	E. W. Brown	Woodbridge
	8	John Hamshaw	West Toronto
	9	W. T. Kenny	Birch Cliff
	10		Toronto

APPENDIX C.

List of Division Court Bailiffs, their Post Office Address, the County or District and Number of Division in which their Courts are situated, for the Province of Ontario, up to 31st December, 1922, inclusive. (Lists corrected up to date of printing.)

County or District.	No. of Division.	Bailiff.	Post office address.
Algoma	1	T. J. Bowers	Sault Ste. Marie
	2	S. Roe	Bruce Mines.
	3	W. Thompson	Thessalon
	6	A. Kitchen	Carterton, St. Jos. Is.
	7	Geo. Thompson	Blind River
Brant	1	Jno. M. Dyckman	Brantford
	2	J. W. Fasken	Paris
	3	J. H. Cornell	St. George
	4	Alex. Johnston	Burford
	5	J. R. Smith	Scotland
Bruce	1	Ezra Briggs	Walkerton
	2	Jas. Donaghy	Teeswater
	3	George G. Collins	Kincardine
	4	Alex. Fraser	Paisley
	5	J. J. Chapman	Port Elgin
	7	S. Putnam	Tara
	8	J. Hunt	Wiarton
	9	R. J. Moore	Ripley
	10	A. C. Bridge	Lion's Head
	11	R. J. Moore	Lucknow
	12	Jno. Beatty	Chesley
Carleton	1	E. Lavoie	Ottawa
	2	Jos. Binnington	Stapleton
	3	Wm. James	Carp
	4	F. Johnson	Galetta
	5	Wesley Hicks	Kars
	6	Wm. Coombs	Metcalfe
	7	A. Wilson	Ottawa
Dufferin	1	Jos. Hughes	Orangeville
	2	....	Shelburne
	3	Jno. Armstrong	Earnscliffe
	4	Jos. Hughes	Orangeville
	5	J. I. Buchanan	Grand Valley
Elgin	1	D. T. Augustine	Aylmer
	2	W. H. Bailey	St. Thomas
	3	W. H. Bailey	St. Thomas
	4	A. J. Branton	Dutton

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address
Essex	1	Alois Master	Sandwich
	2	A. J. Wharton	Amherstburg
	3	I. N. Lucas	Kingsville
	4	O. R. Muxworthy	Harrow
	5	W. M. Mitchell	Leamington
	6		Belle River
	7	M. Jacques	Windsor
	8	James Johnston	Essex
		I. G. Sadler	Essex
	9	Leon Souchereau	Stoney Point
	10		Pelee
Frontenac	1	Chas. G. Clarke	Kingston
	3	P. J. Trousdale	Sydenham
	4	E. A. Tallen	Verona
	5	E. F. Dennee	Inverary
	6	W. Thomlison	Sharbot Lake
		C. R. Barton	Plevna
	7	Wm. Wonmooth	Arden
Grey	1	E. Stanley	Owen Sound
	2	Wm. Sharp	Durham
	3	W. H. Arthur	Meaford
	4	Geo. Mitchell	Clarksburg
	5	John Wright	Flesherton
	6	James Dudgeon	Chatsworth
	7	F. Heimbecker	Hanover
	8	Thos. Ward	Markdale
Haldimand	1	James Thorburn	Caledonia
		F. M. Forster	
	2	A. Mitchell	Cayuga
	3	Eli Furry	Dunnville
	4	Geo. A. Irwin	Jarvis
	5	Harvey Ricker	Canboro
Haliburton	1	D. F. Rogers	Minden
	2		Haliburton
	3	J. M. Pickens	Ursa
	4		Dorset
Halton	1	W. E. McCready	Milton
	2		Oakville
	3	Wm. Ward	Georgetown
	4	W. J. Reid	Acton
	5	W. Mason	Campbellville
	6	F. Utter	Burlington
Hastings	1	Louis Soule	Belleville
	2	Wm. Baker	St. Ola
	3	A. A. Burtt	Shannonville
	4	J. E. Johnston	Tweed
	5	Jas. Tanner	Stirling
	6	C. St. Charles	Madoc
	7	T. A. Wilkins	Deseronto
	8		Frankford
	9	F. J. Pierce	Trenton
	10	O. R. Jones	Marmora
	11	John Perry	Maynooth
	12	R. Robinson	Bancroft

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address
Huron	1	W. F. Clark	Goderich.
	2	Fred Welsh	Seaforth.
	3	Robt. Welsh	Clinton.
	4	Jno. Long	Brussels.
	5	F. A. Willis	Exeter.
	6	H. Fowler	Dungannon.
	7	Thomas W. Cameron	Bayfield.
	8	G. A. Phippen	Wingham.
	9	G. E. Town	Wroxeter.
	10	C. Eilber	Zurich.
	11	Eli Lawson	Crediton.
	12	J. E. Taman	Blyth.
Kenora	1	Ira. J. Wilde	Kenora.
	2	F. Molser	Wabigoon.
	3	F. Molser	Dryden.
	4	G. H. Fanning	Sioux Lookout
Kent	1	Charles J. Moore	Chatham.
		A. Wells	Chatham.
	2	T. Priestly	Ridgetown.
	3	A. Woods	Dresden.
	4	H. B. Marshall	Blenheim.
	5	Nelson Seed	Wallaceburg.
	6	John McEachran	Thamesville
	7	H. Cottingham	Tilbury
Lambton	1	Rich. Macdonald	Sarnia.
	2	J. F. Elliott	Watford.
	3	Wm. Lindsay	Florence.
	4		Sombra.
	5	Joseph Burney	Forest.
	6	G. Sheppard	Thedford.
	8	Geo. Pearce	Petrolea.
	9	Jno. A. Cummings	Alvinston.
Lanark	1	Geo. Burke	Perth.
		Robt. Burris	Perth.
	2	Jas. Darou	Lanark.
	3	H. Wilson	Carleton Place.
	4	G. A. Phillips	Smith's Falls.
	5	J. Cochrane	Almonte.
Leeds and Grenville	1	G. N. Young	Brockville.
	2	E. B. Rickey	Prescott.
	3	Thos. Baker	Gananoque.
	4	B. F. Dangerfield	Kemptville.
	5	R. W. Barry	Merrickville.
	6	J. W. Russell	Delta.
	7	W. G. Richards	Frankville.
	8	E. J. Leech	Newboro.
	9	R. J. Seymour	Athens.
	10	Jas. P. Lawrence	Spencerville.
	11	W. H. Love	North Augusta.
	12	W. I. Mallory	Mallorytown.

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Lennox and Addington	1	Geo. Greer	Napanee
	2	Geo. Greer	Bath
	3	S. E. Gallagher	Dorland
	4		Newburgh
	5	H. W. Wager	Enterprise
	6	Jas. Boice	Odessa
	7	S. E. Kennedy	Tamworth
	8	Geo. Sedore	Flinton
	9	Ed. Inwood	Denbigh
Lincoln	1	E. W. Anderson	Niagara-on-the-Lake
	2	Frank Secord	St. Catharines
	3	A. D. Lacey	Smithville
	4	Jos. Grobb	Beamsville
	5	H. C. Kelson	Grimsby
Manitoulin	1	S. Fraser	Gore Bay
	2		Little Current
	3	D. Payette	Manitowaning
Middlesex	1	R. Annett	London
	2	J. Hall	Park Hill
	3	Chas. Sproal	Lucan
	4	Henry Eldidge	Delaware
	5	James Poole	Glencoe
	6	T. F. Hawkin	Strathroy
	7	Geo. Chittick	Dorchester Station
	8	W. C. Westlake	R.R. No. 5, London
	9	Wm. Ball	London
Muskoka	1	F. K. Sander	Bracebridge
		W. E. Massey	Port Carling
	2	Chas. Rennie	Gravenhurst
	3	H. G. Harper	Huntsville
Nipissing	1	H. Bourassa	Sturgeon Falls
	2	Aime Jodouin	Mattawa
			Whitney
	3	J. W. Sewell	North Bay
Norfolk	1	L. H. Barber	Simcoe
	2	M. L. Boughner	Waterford
	3	J. H. Boyce	Venessa, R. R. No. 3
	4	W. J. Herron	Courtland
	5	Chas. A. Dunkin	Vittoria
	6	Plewis Pierce.	Port Rowan
	7	R. Scruton	Kinglake
	8	G. F. Holden	Port Dover
Northumberland and Durham	1	M. Munday	Bowmanville
	2	W. T. Jackson	Newcastle
	3		Port Hope
	4	George Wallace	Millbrook
	5	T. Blezard	Cobourg
	6	A. C. Henan	Grafton
	7	Wm. Usher	Colborne
	8	Jno. A. Marshall	Brighton
	9	G. A. Wiggins	Warkworth
	10	F. Ellis	Wooler
	11	A. Hay	Campbellford

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Ontario	1	F. Rogers	Whitby
	2	E. Gleeson	Claremont
	3	Jos. Baird	Manchester
	4	Wm. Smith	Uxbridge
	5	R. Pearsell	Cannington
	6	Wm. Dobson	Beaverton
	7	Jos. Egan	Millington
Oxford	1	J. W. Payne	Woodstock
	2	Wm. Markle	Drumbo
	3	J. A. McKay	Embro
	4	Arthur Catton	Norwich
	5	W. Holmes	Ingersoll
	6	A. Ostander	Tillsonburg
	7	Jos. Dewal	Tavistock
Parry Sound	1	A. Greer	Parry Sound
	2		McKellar
	3	G. A. Atkinson	Rosseau
	4	W. H. Bennett	Burk's Falls
	5	S. Walton	Magnetawan
	6	Jno. Lang	Powassan
	7	M. Carrol	South River
Peel	1	M. Clarkson	Brampton
	2	Wm. H. Rutledge	Cooksville
	3	D. McArthur	Caledon
	4	D. B. Kennedy	Bolton
Perth	1	D. W. Forbes	Stratford
	2	C. Woodger	Mitchell
	3	Wm. Billings	St. Mary's
	4		Shakespeare
	5	W. D. Weir	Milverton
	6	R. Woods	Listowel
Peterborough	1	S. R. Pearson	Peterborough
	2	F. J. Stewart	Norwood
	3	W. J. Hendron	Lakefield
	4	Wm. Staples	Apsley
	5	F. McAdams	Havelock
	6	H. McLachlan	Keene
Prescott and Russell	1	A. Rochon	L'Orignal
	2	E. Aylifle	Vankleek
	3	H. St. Dennis	St. Eugene
	4	J. A. Therrien	Curran
	5		Cumberland
	6	G. H. Steains	Russell
	7	D. Millette	Hawkesbury.
	8	Ira Gates	Fournier
	9	H. Larocque	Alfred
	10	John A. Dent	Rockland
	11	A. L. Macdonald	South Indian

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Divison.	Bailiff.	Post office address
Prince Edward	1	D. Hoover	Picton
	2	G. N. Ostrander	Milford
	3	P. M. Allison	Demorestville
	4	E. Bellyou	Ameliasburg
	5	W. E. H. Young	Wellington
	6	J. W. Branscombe	Bloomfield
	7	W. W. Ward.	Consecon
	8	E. A. Williams	Waupoos
Rainy River	1	F. H. Warner	Fort Frances
	2	J. Finch	Emo
	3	J. W. O'Mara	Rainy River
Renfrew	1	Geo. McDonald	Pembroke
	2		Beachburg
	3	C. Miller	Renfrew
	4	W. E. Needham	Arnprior
	5	Wm. Luloff	Eganville
	6	E. Olmstead	Cobden
	7	W. L. Brisco	Killaloe Sta.
Simcoe	1	J. T. Ennis	Barrie
	2	Jas. Webb	Bradford
	3	D. W. Watson	Beaton
	4	O. R. Allison	Collingwood
	5	Thos. Cavanagh	Hillsdale
	6	H. Perryman	Orillia
	7	Wm. Switzer	New Lowell
	8	J. J. Williams	Alliston
	9	Ed. E. J. Hewson	Penetanguishene
	10	G. A. Abbott	Coldwater
Stormont, Dundas and Glengarry	1	Jno. Burgess	Williamstown
	2	Jas. Kerr	Alexandria
	3	J. P. Denneny	Cornwall
	4	J. P. Ferguson	Osnabruck
	5	A. F. Bourette	Morrisburg
	6		Iroquois
	7	E. Bushe	Hallville
	8	J. H. Ferguson	Finch
	9	D. C. McRae	Dalhousie
	10	R. Shaver	Chesterville
	11	D. H. McDiarmid	Avonmore
	12	Donald J. Robertson	Maxville
Sudbury	1	C. Gravelle	Sudbury
	2	J. Groulx	Chelmsford
	3	J. McLandress	Webbwood
	4	Geo. Mailette	Warren
	5		Chapleau
Temiskaming	1	H. E. Blackwell	Haileybury
	2	J. H. Brown	New Liskeard
	3	Wm. McPherson	Englehart
		W. M. Johnston	Kirkland Lake
	4	C. McKenzie	Elk Lake
	5	H. Warren	Timmins
	6	Jno. McKay	Cochrane
		J. L. O'Donnell	Hearst
	7		Matheson

List of Division Court Bailiffs, etc.—Concluded.

County and District.	No. of Division.	Bailiff.	Post office address.
Thunder Bay	1	W. H. Nelson	Port Arthur
		J. Handel	Schreiber
		O. Steed	Nipigon
	3	J. F. McDonald	Fort William
Victoria	1	S. Dumon	Woodville
	2	J. D. Daniel	Fenelon Falls
	3	W. J. Warren	Bobcaygeon
	4	W. R. McQuade	Omemee
	5	P. Conquorgood	Lindsay
	6	Wm. J. McCullough	Oakwood
	7	T. O. Lessard	Kirkfield
Waterloo	1	A. A. Moyer	Kitchener
	2	W. A. Bolduc	Preston
	3	L. C. Teather	Galt
	4	E. Scherer	New Hamburg
	5	H. Holle	Conestoga
	6	H. Holle	Conestoga
	7	J. H. Little	Ayr
Welland	1	W. E. Taylor	Welland
	2	Jno. Haymes	Marshville
	3	Jno. R. Huffman	Ridgeway
	4	F. C. Bates	Niagara Falls
	5	F. Collins	Thorold
	6	C. H. Winn	Port Colborne
Wellington	1	Wm. Young	Guelph
	2		
	3		Eramosa
	4	J. W. Love	Fergus
	5	J J. Still	Erin
	6	J. W. Love	Elora
	7	N. Perkin	Drayton
	8	W. R. B. Tindale	Arthur
	10	Ed. Johnson	Clifford
	11	A. Agar	Mount Forest
Wentworth	1	Jas. Bryer	Hamilton
	2	J. K. Jones	
	3	J. Metzer	Waterdown
	4	J. K. Jones	Lynden
	5	T. Pike	Bartonville
	7	Jas. Thompson	Binbrook
	8	Jas. Thompson	Binbrook
	9	J. A. Atkinson	Hamilton
York	1	Chas. Synge	Toronto
	2	E. Wurm	Markham
	3	G. T. Allison	Richmond Hill
	4	P. Trivett	Newmarket
	5	T. A. Sheppard	Sutton
	6	W. H. Machell	Aurora
	7	Thos. Rowntree	Woodbridge
	8	D. A. Lowry	West Toronto
	9	Wm. Heron	West Hill
	10	Chas. H. Evans	Toronto

APPENDIX D.

DIVISION COURTS, LIMITS OF THE RESPECTIVE DIVISIONS IN THE PROVINCE OF ONTARIO, AND JUDICIAL OFFICERS.

ALGOMA.

F. K. Stone, Judge, Sault Ste. Marie.

J. M. Hall, J.J., Sault Ste. Marie.

G. W. Goodwin, Crown Attorney and C.P., Sault Ste. Marie.

1.—Bounded west by Thunder Bay District, 85th parallel of west longitude and east by Bar River, including all the islands in front.

2.—Bounded west by Bar River and east by the westerly boundary of the Townships of Thessalon, Kirkwood, Bridgeland, Houghton and Otter, and by said boundary line of the said last five-named townships produced northerly.

3.—Bounded west by the westerly boundary of the Townships of Thessalon, Kirkwood, Bridgeland, Houghton and Otter, and the boundary line of the last named five townships produced northerly to the northern boundary of the District, and on the east by a line produced northerly between the Township of Bright and Thompson to the northern boundary of the District of Algoma.

6.—Consisting of St. Joseph's Island.

7.—All the territory of the District of Algoma lying east of the eastern boundary of the Third Division including the Village of Cutler and Johns Island.

BRANT.

A. D. Hardy, Judge, Brantford.

W. M. Charlton, C.C.A. and C.P., Brantford.

1.—The City of Brantford and that part of the Township of Brantford not included in the other divisions hereinafter described. The Townships of Onondaga and Tuscarora and that part of the Township of Brantford lying south of the main road from Brantford to Hamilton and east of Fairchild's Creek.

2.—The Town of Paris and that part of South Dumfries west of the line between lots 18 and 19, and that part of the first concession of the Township of Brantford lying west of a continuation of the last-mentioned line.

3.—The remainder of the Township of South Dumfries, and of the first concession of the Township of Brantford.

4.—The ten northern concessions of the Township of Burford, and all that part of the 2nd, 3rd, 4th and 5th concessions of the Township of Brantford, west of the line between lots numbers 10 and 11, and that portion of the Kerr tract west of the continuation of the last-mentioned line.

5.—The Township of Oakland, the four southern concessions of the Township of Burford and lots numbers 1 to 5, inclusive, in the ranges east and west of the Mount Pleasant Road, in the Township of Brantford, adjoining the Township of Oakland.

BRUCE.

A. B. Klein, Judge, Walkerton.

A. M. Greig, J.J., Walkerton.

Thomas Dixon, C.C.A. and C.P., Walkerton.

1.—The Town of Walkerton and the Township of Carrick and the Township of Brant, south of the 12th concession, in the lots up to No. 26, and south of the 10th concession, in lots 26 to 34, inclusive.

2.—The Village of Teeswater, the Township of Culross and Greenock south of the 12th concession.

3.—The Town of Kincardine, the Village of Tiverton, and all of the Township of Kincardine, except that part east of the 25th side line in concessions 10, 11 and 12, and including that portion of the Township of Bruce West of the 20th side line in concessions 1, 2, 3, and 4, and lots 1 to 20, inclusive, in the Lake Range.

4.—The Village of Paisley, and that part of the Township of Brant lying north of the 11th concession and west of lot 26. That part of Greenock lying north of concession 11; and all that portion of the Township of Bruce not included in Nos. 3 and 5 and that part of the Township of Saugeen, east of a line between lots 28 and 29 and south of the proportion of the town line between Arran and Elderslie to the Saugeen River. All that part of the Township of Elderslie lying west of the 25th side line, and south of the 12th concession, and also that part lying north of concession 11 and west of lot 17, and that portion of the Township of Kincardine not included in No. 3.

5.—The Village of Port Elgin, and the Town of Southampton, that part of the Township of Saugeen lying west of the line between lots 28 and 29 and north of the production of the town line, between the Townships of Arran and Elderslie to the Saugeen River, all that part of the Township of Arran lying west of the line between lots 10 and 11 north of Arran Lake and the outlet of the said lake, and the Township of Amabel south of the 11th concession and west of concession "C" and west of concessions 8, 9 and 10, and all that part of the Township of Bruce, north of the 4th concession and west of the 20th sideline including lot 21 and lots north of it in the lake range in the said Township of Bruce.

7.—Tara and all Arran, not in No. 5, and all Elderslie, not in Nos. 4 and 12, and Amabel, south of the 8th concession and east of concession lettered C.

8.—The Town of Wiarton, the Township of Albemarle and that part of Amabel not in Nos. 5 and 7.

9.—The Township of Huron.

10.—The Townships of Eastnor, Lindsay, and St. Edmunds.

11.—Lucknow and the Township of Kinloss.

12.—Chesley and those parts of Brant and Elderslie not included in Nos. 1. 4 and 7.

CARLETON.

J. Mulligan, Judge, Ottawa.

J. A. Ritchie, C.C.A. and C.P., Ottawa.

1.—Comprising all the City of Ottawa and the Township of Gloucester, to lot 15, inclusive, Rideau Front, and concessions 1 and 6, inclusive, Ottawa Front and the islands in the Ottawa River opposite thereto.

2.—The Township of Goulburn, the 8th, 9th, and 10th concessions of the Township of Marlborough, all the Township of Nepean south of the River Goodwood, and the 4th, 5th, and 6th concessions thereof north of the same river to the boundary line between lots 20 and 21 in the last-mentioned concession.

3.—The Township of Huntley and the Township of March, except lots 1 to 5, inclusive, in concessions 1, 2, 3 and 4 thereof.

4.—The Townships of Fitzroy and Torbolton.

5.—The Township of North Gower, Long Island in the Rideau River, and 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions of Marlborough.

6.—The Township of Osgoode, the 6th, 7th, and 8th concessions Ottawa Front, and from lots 16 to 30, inclusive, of Rideau Front of the Township of Gloucester.

7.—The Township of Nepean, except the City of Ottawa, and part of the said Township lying south of the River Goodwood and concessions 4, 5 and 6, north of the River Goodwood to the boundary between lots 20 and 21 in the said last-mentioned concessions, and including also lots 1 to 5, inclusive, in concessions 1, 2, 3 and 4, in the Township of March.

DUFFERIN.

W. G. Fisher, Judge, Orangeville.

J. L. Island, C.C.A. and C.P., Orangeville.

1.—The Town of Orangeville, the Township of East Garafraxa and all that portion of the Township of Amaranth lying south of the southern boundary of lot No. 26, in each concession in the Township of Amaranth.

2.—The Village of Shelburne, the Township of Melancthon, and all that portion of the Township of Amaranth lying north of the southern boundary of lot number 26, in each concession of the Township of Amaranth.

3.—The Township of Mulmur.

4.—The Township of Mono.

5.—The Township of East Luther.

ELGIN.

D. C. Ross, Judge. St. Thomas.

A. McCrimmon, C.C.A. and C.P., St. Thomas.

1.—The Townships of Bayham, Malahide and South Dorchester.

2.—The Townships of Southwold and Yarmouth (except the City of St. Thomas).

3.—The City of St. Thomas.

4.—The Townships of Aldborough and Dunwich.

ESSEX.

J. J. Coughlin, Judge, Sandwich.

G. S. Smith, J.J., Sandwich.

G. A. Urquhart, C.C.A. and C.P., Windsor.

1.—Town of Sandwich and Township of West Sandwich.

2.—Town of Amherstburg and the Townships of Malden and Anderdon.

3.—The Village of Kingsville, and all that part of the Township of Gosfield not included in Division No. 8.

4.—The Township of Colchester South, and all Colchester North, south of the 9th concession, exclusive of the said concession, and the lots on both sides of Malden Road.

5.—Township of Mersea and Village of Leamington.

6.—The Township of Rochester, the Village of Belle River, the first concession of the Township of Maidstone, and all north of the Malden Road in the said Township of Maidstone.

7.—Town of Windsor, the Town of Walkerville, and all of Sandwich East, north of the Talbot Street range.

8.—The Town of Essex, and all of the Township of Maidstone lying west of the first concession and south of the Malden Road; so much of Sandwich East as is south of Talbot Street, including the lots on both sides of said street to Nos. 306 and 307; all of Colchester north of the 9th concession, including said concession and lots on both sides of Malden Road, and all that part of Gosfield lying north of concession 6, and extending as far east from the limits between Gosfield and Colchester as lots No. 12, including such lot in each concession north of concession 6, inclusive.

9.—The Townships of Tilbury West and Tilbury North.

10.—The Township of Pelee.

FRONTENAC.

H. A. Lavell, Judge, Kingston.

T. J. Rigney. C.C.A. and C.P., Kingston.

1.—City of Kingston, Township of Garden Island, Wolfe Island, Howe Island, and concessions 1. 2, 3 and 4 of the Township of Pittsburg, the Village of Cataraqui, the Township of Kingston and the Village of Portsmouth.

3.—Loughboro', the Townships of Loughboro' and Bedford.

4.—Verona, Townships of Portland and Hinchinbrooke.

5.—Sudbury, the Township of Storrington and that part of the Township of Pittsburg not included in division No. 1.

6.—The Townships of Olden, Oso. Barrie, Clarendon, Palmerston, Miller, Canonto, and South Canonto.

7.—The Township of Kennebec.

GREY.

C. T. Sutherland, Judge, Owen Sound.

T. H. Dyre, C.C.A. and C.P., Owen Sound.

1.—The Town of Owen Sound, the Village of Brooke and the Townships of Derby, Keppel, Sarawak and Sydenham.

2.—The Town of Durham, the Township of Egremont, and those portions of the Townships of Bentinck, Normanby and Glenelg as follows:—That part of the Township of Bentinck lying east of the line between lots 30 and 31 in the 1st, 2nd and 3rd concessions south of the Durham Road, and in concessions 1, 2 and 3 north of the Durham Road, and east of the line between lots 15 and 16 in concessions 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 thereof. That part of the Township of Normanby lying east of the line between lots 20 and 21, in the 4th, 5th, 6th, 7th, 8th, 9th. 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th and 18th concessions, and all of the Township of Glenelg, excepting that portion lying east of the line between lots 10 and 11 in the 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th and 15th concessions thereof.

3.—The Town of Meaford, the Township of St. Vincent, and that part of the Township of Euphrasia, lying west of the line between the 6th and 7th concessions and north of the line between lots 15 and 16.

4.—The Township of Collingwood and the east half of the Township of Euphrasia. excepting that part thereof lying between the 4th and 5th concessions and south of the lots between 12 and 13, and east half of the Township of Osprey.

5.—The Township of Proton, the west half of the Township of Osprey, and those parts of the Township of Artemesia consisting of the ranges of lots lying parallel to the Toronto and Sydenham Road, and south of the lines between lots 130 and 131, and concessions 1, 2 and 3 south of the Durham Road, and 1, 2, 3, 4, 5 and 6 north of the said Durham Road, and those portions of concessions 7, 8 and 9 lying east of the ranges of lots parallel with the Toronto and Sydenham Road, and those portions of concessions 10, 11, 12, 13 and 14 lying east of the line between lots 30 and 31.

6.—The Township of Sullivan and the Township of Holland, excepting those portions of concessions 9, 10, 11 and 12 lying south of the line between lots 15 and 16, and those portions of concessions 7 and 8 west of the ranges of lots lying parallel with the Toronto and Sydenham Road, and the ranges of lots lying parallel with the Toronto and Sydenham Road south of the line between lots 50 and 51.

7.—All lots from 1 to 30, inclusive, in the three concessions south and the three concessions north of the Durham Road in the said Township of Bentinck, and all the lots from 1 to 15, inclusive, in the 12th concession, from the 4th to the 15th concessions, inclusive, of the said Township of Bentinck, and all the lots from 1 to 20, inclusive, in all the concessions from 4 to 18, inclusive, in the Township of Normanby aforesaid.

8.—All the lots from 51 to 130, inclusive, in all the concessions parallel to and being northeast and southwest of the Toronto and Sydenham Road, in the Townships of Artemesia, Glenelg and Holland aforesaid; all lots to the westward of the dividing line between lots 30 and 31, in all the concessions from 10 to 14, inclusive, and all the lots from 1 to 5 in the 7th, 8th and 9th concessions, inclusive, which lie to the southwest of the third concession, southwest of the said Toronto and Sydenham Road, in the said Township of Artemesia; all the lots from 1 to 15, inclusive, in concessions from 5 to 6, and all the lots from 1 to 15, inclusive, in the concessions from 7 to 12, inclusive, in the Township of Euphrasia; all lots south of the allowance for road between lots 15 and 16, in the 9th, 10th, 11th and 12th concessions, and from lots 25 to 30, inclusive, on the 7th concession, and lots 28, 29, and 30 in the 8th concession of the said Township of Holland; and all the lots lying east of allowance for road between lots 10 and 11 in all the concessions from 7 to 15, inclusive, in the Township of Glenelg.

HALDIMAND.

G. H. Hopkins, Judge, Cayuga.

Harrison Arrell, C.C.A. and C.P., Cayuga.

1.—Comprising the Township of Seneca, except the first and second concessions, the Young Tract, and the property of the late Richard Martin and the late Robert Weir; all of the Township of Oneida, except the first range north of the Cayuga line, the Dennis Tract, and the lots southerly of the said tract, and the Village of Caledonia.

2.—Comprising the Township of North Cayuga, except that portion thereof lying northeast of the side line between lots 12 and 13, and 1st and 2nd concessions of the Township of Seneca, except that portion thereof lying northeast of the side line between lots 12 and 13, the Young Tract, and the lands of the late Robert Weir and Richard Martin, Esquires, in the said Township of Seneca, the first range of Oneida north of the Cayuga line, also the Dennis Tract and river lots lying south, and the Townships of Rainham and South Cayuga.

3.—Comprising the Townships of Moulton, Sherbrooke and Dunn, and the Town of Dunnville.

4.—Comprising the Township of Walpole, and the Village of Hagersville.

5.—Comprising the Township of Canboro', that portion of North Cayuga lying east of the side line between lots 12 and 13, and those parts of the 1st and 2nd concessions of the Township of Seneca lying northeast of the side line between lots 12 and 13.

COUNTY OF HALIBURTON.

(Annexed to Victoria for Judicial Purposes.)

W. D. Swayze, Judge, Lindsay.

J. E. Anderson, C.P. and C.C.A., Lindsay.

1.—The Townships of Glamorgan and Snowden, except that portion of both included in the third division, and all of the Townships of Snowden, Lutterworth, Minden, Anson, Stanhope, Hindon.

2.—The Townships of Dysart, Guilford, Harburn, Dudley, Harcourt and Bruton, and that portion of Monmouth not included in the third division.

3.—All the rest of the territory comprising Township of Monmouth (except lots 1 and 19, inclusive) in 13th, 14th, 15th, 16th and 17th concessions, the Township of Cardiff, the south 12 concessions of the Township of Glamorgan, and from lot 21, inclusive, to the eastern boundary in the south six concessions of Snowden.

4.—The Townships of Shelbourne, McClintock, Livingstone, Lawrence, Nightingale, Havelock, Eyre and Clyde.

HALTON.

J. W. Elliot, Judge, Milton.

W. I. Dick, C.C.A. and C.P., Milton.

1. Milton—All the territory comprised in the new survey of the Township of Trafalgar, and the first ten lots in concessions 1, 2, 3, 4, 5, and 6 in the Township of Esquesing, and the first five lots in concessions 7, 8, 9, 10 and 11 in the said township.

2.—That part of the Township of Trafalgar known as the Old Survey, and the town of Oakville.

3. Georgetown—All the rest of the territory comprised in concessions 8, 9, 10 and 11 in the Township of Esquesing not comprised in the first division.

4. Acton—All the rest of the territory comprised in concessions 1, 2, 3, 4, 5, and 6, Township of Esquesing.

5.—The Township of Nassagaweya, including village of Campbellville.

6.—The Township of Nelson, including the town of Burlington.

HASTINGS.

G. E. Deroche, Judge, Belleville.

J. F. Wills, J.J., Belleville.

C.C.A. and C.P., Belleville.

1.—The City of Belleville and the Township of Thurlow; also all that portion of the Township of Sidney lying south of the 8th concession and east of the line between lots 18 and 19.

2.—The Townships of Wollaston, Limerick and Cashel, and the six northerly concessions of the Townships of Tudor and Grimsthorpe, and all those parts of the Township of Lake, in all the concessions thereof lying north of lots 21 in said concessions, all in the County of Hastings.

3.—The Township of Tyendinaga, except that part called Deseronto.

4.—The Township of Hungerford.

5.—All that part of the Township of Sidney which lies to the north of the 7th concession, excepting that part of the 8th concession lying west of the Trent river, and all that part of the Township of Rawdon which lies to the south of the 9th concession and that part of the township of Huntingdon south of the 6th concession including the Village of Stirling.

6.—The Township and Village of Madoc, the Township of Elzevir and all that part of the Township of Huntingdon north of the 5th concession, and all of the Township of Tudor and Grimsthorpe, except the northerly six concessions of each of the said townships.

7.—The Village of Deseronto.

8.—All that part of the Vilage of Frankford in the Township of Sidney and concessions 4, 5, 6 and 7 lying west of the line between lots 18 and 19 and that part of concession 8 lying west of the Trent river in the Township of Sidney.

9.—The Town of Trenton and all that part of the Townsh'p of Sidney lying south of the 4th concession and west of the line between lots 18 and 19.

10.—The Township of Marmora, that part of the Township of Lake lying south of lots 22 in all the concessions thereof, and all that part of the Township of Rawdon which lies north of the 8th concession thereof.

11.—The Townships of Herschell, Monteagle, Carlow, Bangor, Wicklow and McClure.

12.—The Townships of Faraday, Dungannon and Mayo, and the Village of Bancroft.

HURON.

L. H. Dickson, Judge, Goderich.

E. N. Lewis, J.J., Goderich.

Chas. Seager, C.C.A. and C.P., Goderich.

1.—Comprising the Town of Goderich, that part of the Township of Goderich to the north of the Cut Line and the Huron Road until the same meets the road allowance between the 13th and 14th concessions, then back along the Huron Road to its junction with the Cut Line, then west by the road allowance between concessions 11 and 12 to the River Maitland, then along the River Maitland to Goderich, together with the Township of Colborne.

2.—Comprising the Township of McKillop, the Town of Seaforth, and all that portion of the Township of Tuckersmith not included in the third division.

3.—Comprising all that portion of the Township of Hullett south of the blind line between the 7th and 8th concessions, of the Township of Hullett, that part of the Township of Goderich not included in Nos. 1 and 7, 1st, 2nd, 3rd and 4th concessions, Township of Stanley 1st and 2nd concessions, Township of Tuckersmith, L.R.S., north of lot 15, and that portion west of side road between lots 25 and 26, H.R.S., and Town of Clinton.

4.—Comprising the Township of Grey, all of the Township of Morris east of side road between lots Nos. 10 and 11 (which is not included in No. 12) and the Village of Brussels.

5.—Comprising the Townships of Usborne and the Village of Exeter.

6.—Comprising the Townships of Ashfield and all West Wawanosh, except that portion east of Maitland River.

7.—Comprising the Township of Goderich, south of Cut Line and Huron Road until the same joins the road between the 12th and 14th concessions of the Township of Goderich; thence along the said concessions until the same joins the River Bayfield, all Stanley not included in No. 3 and the Village of Bayfield.

8.—Comprising the Village of Wingham, the Township of Turnbury, all that part of East Wawanosh not included in No. 12, and all of the Township of Morris not included in Nos. 4 and 12.

9.—Comprising the Township of Howick and the Village of Wroxeter.

10.—Comprising the Township of Hay.

11.—Comprising the Township of Stephen.

12.—Commencing at the northeast angle of the Township of Hullett, thence southerly along the easterly boundary of the said Township of Hullett to the blind line between the 7th and 8th concessions of said township, thence westerly along said line to the western boundary of the township, thence northerly along the westerly boundary of the township to the Maitland River at the southeastern corner of the Maitland Block, thence along the said river northerly till the western boundary of East Wawanosh is reached, thence northerly along said westerly boundary to the road running between the 6th and 7th concessions of said Township of East Wawanosh, thence easterly along said road to the easterly limit of said township, thence northerly along the gravel road to the road running between the 5th and 6th concessions of the Township of Morris, thence easterly along said road to the line between lots 10 and 11, thence southerly along said line between the 6th and 7th concessions, thence easterly along said line to the line between lots 15 and 19, thence southerly to the boundary line between the Townships of Morris and Hullett, thence easterly to the place of beginning, including the Village of Blyth.

DISTRICT OF KENORA.

T. W. Chapple, Judge, Kenora.

H. P. Cooke, C. Atty. and C.P., Kenora.

1.—Comprising all the portion of the said District of Kenora lying west of the Seventh Meridian Line, including the Towns of Kenora and Keewatin.

2.—Comprising all that portion of the said District lying east of the eastern boundary of the Third Division, south of the northern boundaries of the Townships of Zealand and Hartman to the eastern boundary of the said District, including the Municipality of Ignace.

3.—Comprising all that portion of the said District lying between the Seventh Meridian Line and a line drawn parallel with the western boundary of lot 10 in the Township of Zealand, and extending northward to the northern boundary of the said District and southward to the southern boundary thereof, including the Town of Dryden.

4.—Comprising all that portion of the said Second Division. lying north of a line drawn eastward along the northern boundaries of the Township of Zealand and Hartman. to the eastern boundary of the said District of Kenora.

KENT.

Ward Stanworth, Judge. Chatham.

H. D. Smith, C.C.A. and C.P., Chatham.

1.—The First Division to consist of the City of Chatham and that part of the Townships of Dover East and West to the south of the 12th and 13th concession line of the Township of Dover East, and that part of the Township of Chatham south of the 12th and 13th concession line, and west of the side roads between lots 12 and 13, from the first mentioned 12th and 13th concession line to the 5th and 6th concession line, and all south of the said 5th and 6th concession line of said township; that part of the Township of Harwich north of 5th and 6th concession line, by the easterly boundary; that part of the Township of Raleigh north of the 16th concession to the west side road between lots 12 and 13 north to the 6th and

7th concession line, and all of the said township north of the said last-mentioned line, and that part of the Township of Tilbury East north of the 4th concession.

2.—The Second Division to consist of that portion of Township of Howard south of the 2nd and 3rd concession line by the eastern boundary (known as the Botany Road), and that part of the Township of Orford south of the 10th and 11th concession line of said township.

3.—The Third Division to consist of all that part of the Gore of Camden lying west of the 10th and 11th concession line, and that part of the Township of Camden lying west of the side line between lots 6 and 1; the Village of Dresden, and that part of the Township of Chatham north of the 5th and 6th concession line and east of the side roads between lots 12 and 13.

4.—The Fourth Division to consist of that part of the Township of Harwich south of the 5th concession of the eastern boundary, and south of the 3rd concession by the western boundary, and that part of Raleigh south of the 15th concession and east of the side road between lots 12 and 13 and the road to the shore through lot 146 on the Talbot Road.

5.—The Fifth Division to consist of the Village of Wallaceburg, the Gore of Chatham and that part of the Township of Chatham northwest of the 12th and 13th concession line, and west of the said roads between lots 12 and 13, and that part of Dover lying north of the 12th and 13th concession side road.

6.—The Sixth Division to consist of that part of the Township of Howard north of the Botany Road aforesaid, and that part of the Township of Orford north of the 10th and 11th concession line, the Township of Rone, the Township of Bothwell, the Village of Thamesville, and that part of the Gore of Camden east of the 10th and 11th concession line, and that part of the Township of Camden east of the side line between lots 6 and 7.

7.—The Seventh Division to consist of that part of Tilbury East south of the 3rd concession, the Township of Romney, and that part of the Township of Raleigh south of the 6th and 7th concession line, and west of the side road between lots 12 and 13, in the said township, and the road through lot 147 on Talbot Road.

LAMBTON.

A. E. Taylor, Judge, Sarnia.

F. W. Willson, C.C.A. and C.P., Sarnia.

1.—The City of Sarnia, the Townships of Sarnia and Moore, and the Villages of Point Edward and Cartwright.

2.—The external boundaries of the Township of Warwick, including that portion of the Village of Arkona south of the township line.

3.—The external boundaries of the Townships of Euphemia and Dawn.

4.—The external boundaries of the Township of Sombra.

5.—The external boundaries of the Township of Plympton.

6.—The external boundaries of the Township of Bosanquet, including that portion of the Village of Arkona north of the township line.

8.—The external boundaries of the Township of Enniskillen.

9.—The external boundaries of the Township of Brooke.

LANARK.

J. H. Scott, Judge, Perth.

C. H. McKimm, C.C.A. and C.P., Perth.

1.—The Town of Perth, and the Townships of Drummond, Bathurst, South Sherbrooke, Burgess North, and that part of the Township of Elmsley North, north of the Rideau River, within the County of Lanark, and west of lot No. 12 in each concession.

2.—The Second Division to consist of the Village of Lanark, and the Townships of Lanark, Dalhousie, Darling, Lavant and North Sherbrooke.

3.—The Third Division to consist of the Town of Carleton Place and the Township of Beckwith, and the first six lots in the first seven concessions of Township of Ramsay.

4.—The Township of Montague, the Town of Smith's Falls, and that part of the Township of North Elmsley, from lot No. 1 to lot No. 12, in each concession, both inclusive, not within the limits of the Town of Smith's Falls.

5.—The Township of Pakenham, the Town of Almonte, and the Township of Ramsay, with the exception of the first six lots in the first seven concessions of the said township.

LEEDS AND GRENVILLE.

J. K. Dowsley, Judge, Brockville.

E. J. Reynolds, J.J., Brockville.

M. M. Brown, C.C.A. and C.P., Brockville.

1.—To consist of the 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions and broken front of the Township of Elizabethtown, and the concession roads between them.

2.—To comprise the 1st, 2nd, 3rd, 4th, 5th concessions and broken front, and that part of the 6th, 7th and 8th concessions from the town line of Edwardsburg to lot No. 18, inclusive of the Township of Augusta, and the concession roads between them, and the 1st concession of the Township of Edwardsburg, including the Village of Cardinal.

3.—To consist of the 1st, 2nd, 3rd, 4th and 5th concessions and broken front of the Townships of Leeds and Lansdowne, respectively, and the concession roads between them.

4.—To consist of the Township of South Gower, the Township of Oxford from the west side line of lots No. 11 in all the concessions of the eastern boundary of the township, and the gore of land between South Gower, Oxford and Edwardsburg.

5.—To consist of the Township of Wolford (except the 7th and 8th concessions and the allowances of roads within and between them); lots Nos. 1 to 10, inclusive, in the 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions of the Township of Oxford, and allowances of roads within and between them.

6.—To consist of the Townships of Bastard and Burgess, and those parts of the Townships of Leeds and Lansdowne, on the north side of the rear of the 5th concession in each respectively.

7.—To consist of the Townships of Kitley and Elmsley.

8.—To consist of the Townships of North Crosby and South Crosby.

9.—To consist of that part of the Townships of Escott and Yonge, in rear of the 4th concession of Yonge, and in rear of the 6th concession of Escott; that part of the Township of Elizabethtown, in rear of the 7th concession of and west of lot No. 18 in the 8th, 9th, 10th and 11th concessions, and the allowances for roads embraced therein.

10.—The Township of Edwardsburg excepting the 1st concession thereof, including the Village of Cardinal.

11.—To consist of that part of the Township of Augusta in rear of the 5th concession and west of lots No. 18 in the 6th, 7th and 8th concessions; the whole of the 9th and 10th concessions of the Township of Augusta: the Gore between the Townships of Oxford, Wolford and Augusta; that part of the Township of Elizabethtown in rear of the 7th concession, and east of the commons, between lots No. 18 and 19 in the 8th, 9th and 10th concessions; the 7th and 8th concessions of the Township of Wolford; lots No. 1 to 10, inclusive, in the 9th and 10th concessions of the Township of Oxford; and the allowance for roads embraced therein.

12.—To consist of the 1st, 2nd, 3rd, and 4th concessions and broken front of the Township of Yonge; the 1st, 2nd, 3rd, 4th, 5th and 6th concessions and broken front of the Township of Escott, and the allowances for roads embraced therein.

The said 1st, 2nd and 12th divisions shall respectively embrace and comprehend within their lines those portions of the River St. Lawrence and islands therein, within the exterior lines of which such portions of said river and islands would lie and be, if such exterior side lines were produced and extended in that direction to the utmost limits of the Province.

LENNOX AND ADDINGTON.

Jas. H. Madden, Judge, Napanee.

U. M. Wilson, C.C.A. and C.P., Napanee.

1.—The Town of Napanee, Township of Richmond, all that part of North Fredericksburg and Adolphustown lying north of Hay Bay, and all that part of North Fredericksburg lying north of Big Creek.

2.—Comprises 1st concession of Ernestown, the Village of Bath, the Township of Amherst Island, and the 2nd, 3rd and 4th concessions of the said Township of Ernestown, from the west limits thereof to the west limit of lot No. 21 in each concession.

3.—Township of South Fredericksburg and all that part of North Fredericksburg and Adolphustown not included in Division No. 1.

4.—1st, 2nd and 3rd concessions of the Township of Camden and the Village of Newburg.

5.—All that part of the Township of Camden not included in Division No. 4.

6.—All that portion of the Township of Ernestown not included in the limits of Division No. 2.

7.—Township of Sheffield.

8.—Townships of Kaladar, Anglesea and Effingham.

9.—Townships of Abinger, Ashby and Denbigh.

LINCOLN.

J. S. Campbell, Judge, St. Catharines.

C.C.A. and C.P., St. Catharines.

1.—The Town and Township of Niagara.

2.—The Township of Grantham (including the City of St. Catharines), the Villages of Merritton and Port Dalhousie and the Township of Louth.

3.—The Townships of Caistor and Gainsborough and the 9th concession of the Township of Grimsby, including the 1st and 2nd ranges as part of the said concession.

4.—The Village of Beamsville and the Township of Clinton.

5.—The Village of Grimsby, the Township of North Grimsby, and the Township of South Grimsby, except that portion included in the Third Division.

DISTRICT OF MANITOULIN.

C. E. Hewson, Judge, Gore Bay.

W. F. McRae, C.A., and C.P., Gore Bay.

1. The Town of Gore Bay, the Townships of Cameron, Billings, Gordon, Allan, Campbell, Mills, Burpee, Robinson, Dawson and the Islands Barrie, Clapperton and Duck, and the Islands of said district lying in the North Channel of Lake Huron, North of the said Townships and all islands in Lake Huron lying South of said Townships.

2. The Town of Little Current, the Townships of Howland, Sheguindah, Bidwell, Ten, Rutherford, Carlyle, Humboldt, and the Indian reservation adjoining the Township of Humbolt, Philip, Edward Island, Great Lacloche Islands, and all the islands in the said North Channel of Lake Huron, adjacent to the said Townships and Islands.

3. Manitowaning, the Townships of Assiginack, Tehkummah and Sandfield, and all that part of Manitoulin lying East of the Township of Assiginack, Manitowaning and South Bays, and the islands adjacent thereto, including the whole of the Indian reservation Wikwemikong, and the islands East and South of said territory.

MIDDLESEX.

Talbot Macbeth, Judge, London.

J. C. Judd, J.J., London.

J. C. Elliott, C.C.A., and C.P., London.

1. That part of the City of London lying to the west of Maitland Street with that portion of the Township of London lying south of the line between the 4th and 5th concessions and west of the said street, produced northerly on a line in the same direction to the line between the said 4th and 5th concessions, and with that portion of the Township of Westminster lying west of the main road leading south from Clark's Bridge, across the Thames, south to the line between the 1st and 2nd concessions, and westerly to the line between lots 42 and 43, and extending northerly to the River Thames, and also including the Village of London West.

2.—The Villages of Parkhill and Ailsa Craig, the Townships of East Williams and West Williams, and that portion of the Township of Lobo lying north of the line between the 11th and 12th concessions, and east of the lines between lots Nos. 12 and 13.

3.—The Townships of McGillivray and Biddulph and the Village of Lucan.

4.—The Township of Delaware, with that portion of the Township of Westminster west of the line between lots 30 and 31 in the 2nd concession, then southerly on the line between lots 20 and 21 to the southerly limit of the township, including all west of said line, and also including all that portion of the front of said Township of Westminster lying west of the line between lots Nos. 42 and 43, not included in the first division, with that portion of the Township of Caradoc lying south of the line between the 5th and 6th concessions to the River Thames, and with that portion of the Township of Lobo lying south of the line between the 6th and 7th concessions, to the River Thames.

5.—The Township of Ekfrid and Mosa, including the Villages of Wardsville, Newbury and Glencoe.

6.—Townships of Adelaide and Metcalfe, the Town of Strathroy, with that portion of the Township of Caradoc lying north of the line between the 3rd and 4th concessions, with that portion of the Township of Lobo which lies north of the 6th concession and west of the line between lots 12 and 13 of the said township.

7.—The Township of North Dorchester, north and south of the River Thames, that portion of the Township of West Nissouri which lies south of the line between lots 14 and 15, and with that portion of the Township of Westminster lying south of the line between the 1st and 2nd concessions and east of the line between lots 30 and 31 in the 2nd concession and thence east of the line between lots 20 and 21, continued south to the southerly limit of the said Township of Westminster.

8.—All that portion of the Township of London which lies north of the line between the 4th and 5th concessions, that portion of the Township of Lobo which lies north of the line between the 6th and 7th concessions, and east of the line between lots 12 and 13 to the line between the 11th and 12th concessions and with all that portion of the Township of West Nissouri which lies north of the line between lots 14 and 15.

9.—All that part of the City of London lying east of Maitland Street; that part of the Township of London, lying south of the line between the 4th and 5th concessions and east to the said street, produced northerly or in a line in the same direction to the line between the said 4th and 5th concessions and that part of the Township of Westminster lying north of the line between the 1st and 2nd concessions, and east of the main road leading south from Clarke's Bridge across the Thames.

DISTRICT OF MUSKOKA.

A. A. Mahaffy, Judge, Bracebridge.

Thomas Johnson, C.A., and C.P., Bracebridge.

1.—The Town of Bracebridge, concessions 1, 2, 3, 4, 5, 6, 7, 8, and 9, in the Township of Stephenson, Brunel and Franklin, and concessions 7, 8, 9, 10, 11, 12 and 13, in the Townships of Muskoka and Draper, and the Townships of Macauley, McLean, Ridout, Monck, Watt, Cardwell, Freeman, Gibson and Medora, including the Village of Port Carling.

2.—The Town of Gravenhurst, the Townships of Morrison, Ryde, Wood, Oakley and Baxter, and concessions 1, 2, 3, 4, 5 and 6 of the Townships of Muskoka and Draper.

3.—The Town of Huntsville, the Townships of Stisted, Chaffey and Sinclair, and concessions 10, 11, 12, 13 and 14 in the Townships of Stephenson, Brunel and Franklin.

DISTRICT OF NIPISSING.

Jos. A. Valin, Judge, North Bay.

H. D. Leask, J.J., North Bay.

T. E. McKee, C.A., and C.P., North Bay.

1.—To be composed of all that part of the District which is situated west of the line between the Indian Reserve and the Township of Widdifield produced south to the boundary of the District, and north of the north-east angle of the Township of Gooderham, and south of the line marking the northern boundary of the said Township of Gooderham produced west to the boundary of the District.

2.—To be composed of so much of the District as lies east of the line commencing at the north-west angle of the Township of Poitras produced to the south-east angle of the Township of French; the Townships of Olrig and Mattawan, and all that part of the District situated east of the line between the Townships of Bonfield and Calvin, produced to the southerly boundary of the District.

3.—To be composed of the Townships of Widdifield, Phelps, Ferris, Bonfield, Chisholm, Boulter, Ballantyne, Wilkes, Biggar, Paxton, Butt, Devine, Hunter, McCraney, Finlayson, Peck, and all that part of the District situated west of a line drawn from the south-east angle of the Township of French, produced north to the Ottawa River, thence along the Ottawa River to the south-east angle of the Township of South Lorrain, thence west along the south boundary of South Lorrain to the east boundary of the Township of Cassels, thence north along the east boundary of the Township of Cassels, produced northerly to the northern boundary of the District, thence west along the northern boundary of the District to the western boundary thereof, thence southerly along the western boundary to the north-west angle of the Township of Pardo, thence east along the north boundary to the Township of Pardo, produced to the north-east angle of the Township of Gooderham; thence southerly along the east boundary of the Township of Gooderham, and the said boundary forwarded to the waters of Lake Nipissing.

NORFOLK.

A. T. Boles, Judge, Simcoe.

W. E. Kelly, C.C.A., and C.P., Simcoe.

1.—The Town of Simcoe, the Gore of the Township of Woodhouse and all that part of said Township lying west of the side line between lots 5 and 6, together with that part of the 4th, 5th and 6th concessions lying west of the said line between lots 12 and 13.

2.—The Township of Townsend and the Village of Waterford.

3.—The Township of Windham.

4.—The Township of Middleton and the Village of Delhi.

5. The Township of Charlotteville.

6.—The Townships of North Walsingham, South Walsingham and the Village of Port Rowan.

7.—The Township of Houghton.

8.—The Village of Port Dover, and that part of the Township of Woodhouse not included in Division 1, viz.: all that part of the 1st, 2nd and 3rd concession lying east of the side line between lots 5 and 6, and that part of the 4th, 5th and 6th concessions lying east of the said line, between lots 12 and 13 in said township.

NORTHUMBERLAND AND DURHAM.

H. A. Ward, Judge, Port Hope.

W. F. Kerr, C.C.A. and C.P., Cobourg.

1.—Townships of Cartwright and Darlington and the Town of Bowmanville.

2.—Township of Clarke and Village of Newcastle.

3.—Township of Hope and Town of Port Hope.

4.—Townships of Cavan, Manvers, South Monaghan and Village of Millbrook.

5.—Township of Hamilton and Town of Cobourg.

6.—Townships of Haldimand and Alnwick.

7.—Township of Cramahe and Village of Colborne.
8.—Township of Brighton and Village of Brighton.
9.—Township of Percy and Village of Hastings.
10.—Township of Murray.
11.—Township of Seymour and Village of Campbellford.

ONTARIO.

T. A. MacGillivray, Judge, Whitby.
R. Ruddy, J.J., Whitby.
J. E. Farewell, C.C.A. and C.P., Whitby.

1.—Including the Townships of Whitby and East Whitby and the Towns of Whitby and Oshawa.

2.—The Township of Pickering.

3.—The Townships of Reach and Scugog and the Village of Port Perry.

4.—The Townships of Uxbridge and Scott and the Town of Uxbridge.

5.—The Township of Brock and the Village of Cannington.

6.—The Township of Thorah and Village of Beaverton.

7.—The Townships of Mara and Rama, including the Village of Brechin.

OXFORD.

J. G. Wallace, Judge, Woodstock.
R. N. Ball, C.C.A., and C.P., Woodstock.

1.—Comprising the City of Woodstock, the Township of East Oxford, and that part of the Township of East Zorra, lying south of the line between lots number twenty-five and twenty-six of the Township of Blandford, and that part of the Township of North Oxford lying east and north of the road between lots 16 and 17 to the boundary of the Township line between North and West Oxford, and that part of the Township of West Oxford lying east of the road between lots 6 and 7 to the boundary of the Township of East Oxford, and that part of the Township of Blandford lying south of the 10th concession.

2.—Comprises the Township of Blenheim.

3.—Comprises the Township of East Nissouri and West Zorra and the Village of Embro.

4.—Comprises the Townships of North Norwich and South Norwich and the Village of Norwich.

5.—Comprises the Town of Ingersoll and that part of the Township of North Oxford lying west and south of the road between lots No. 16 and 17 of the Township of West Oxford, and that part of the Township of West Oxford lying south of the road between lots 6 and 7 to the line between West Oxford and East Oxford, and those portions of the Township of Dereham being part of the 1st concession of the said Township of Dereham, west of the Middle Town Line.

6.—Comprises the Town of Tillsonburg and that part of the Township of Dereham not included in the Fifth Division.

7.—Comprising the Village of Tavistock and that part of the Townships of East Zorra, north of the road between lots 25 and 26, and that part of the Township of Blandford lying north of the 10th concession of the said Township.

DISTRICT OF PARRY SOUND.

F. R. Powell, Judge, Parry Sound.

W. L. Haight, C.A. and C.P., Parry Sound.

1.—The Town of Parry Sound and the Townships of Foley, McDougall, Cowper and Carling, and all that portion of the district lying to the west of the east boundary of Carling, produced to the French River.

2.—The Townships of McKellar, Ferguson, Hagerman, Croft, and all that portion of the district lying between the east boundary of Ferrie and the west boundary of Ferguson, produced to the French River.

3.—The Townships of Humphrey, Christie, Monteith and Conger.

4.—Townships of McMurrich, Perry, Armour, Proudfoot and Bethune.

5.—Townships of Spence, Chapman, Ryerson and Lount.

6.—That territory bounded on the west by the western boundaries of the Townships of Pringle and Patterson, and the western boundary of the Township of Patterson, produced to the French River and Lake Nipissing; on the east by the boundary of the District of Parry Sound, and on the south by the southern boundaries of the Townships of Himsworth, Gurd and Pringle.

7.—The Townships of Machar, Laurier, Strong and Joly.

PEEL.

B. F. Justin, Judge, Brampton.

W. S. Morphy, C.C.A. and C.P., Brampton.

1.—Township of Brampton, Township of Chinguacousy and northern division of the Township of Toronto Gore.

2.—Village of Streetsville, Township of Toronto and southern division of the Township of Toronto Gore.

3.—Township of Caledon.

4.—Village of Bolton, Township of Albion.

PERTH.

J. A. Barron, Judge, Stratford.

G. G. McPherson, C.C., and C.P., Stratford.

1.—To consist of all that part of the Township of North Easthope west of the line between lots 25 and 26, and south of the road between the 8th and 9th concessions, and all that part of the Township of South Easthope west of the side line between lots 25 and 26; all that part of the Townships of Downie and Gore north and east of the concession line between the 10th and 11th concessions and the Oxford Road; and all the Township of Ellice from the 1st to 13th concession, inclusive.

2.—To consist of all that part of the Township of Fullarton not included in Division No. 3, and the Townships of Hibbert and Logan.

3.—To consist of that portion of the Township of Downie west of the Oxford Road, and south of the concession line between the 10th and 11th concessions; the Township of Blanshard; all that part of the Township of Fullarton comprising the 13th and 14th concessions, and south of a road leading from Mitchell Road, between lots 24 and 25, east of lots 3 in the 10th concession: thence east along the line between the 10th and 11th concessions to the town line.

4.—To consist of that part of the Township of North Easthope east of the line between lots 25 and 26, and the north of the 8th concession, inclusive, with the 9th and 10th concessions; all that part of the Township of South Easthope not included in Division 1.

5.—To consist of the Township of Mornington, and all that part of the Township of Elma from lots 13 to 72, both numbers inclusive, of the 1st concession, and from lots 27 to 16, both numbers inclusive, in and from the 2nd to the 18th concession, both concessions inclusive, of the said Township of Elma; and concessions 14, 15 and 16 of the Township of Ellice; and concessions 11, 12, 13 and 14 of the Township of North Easthope.

6.—To consist of the Township of Wallace and all that part of the Township of Elma from the 1st concession to the 18th concession, both concessions inclusive, and comprising lots Nos. 1 to 52, both inclusive, of the 1st concession, and lots Nos. 1 to 26 inclusive, from the 2nd to the 18th concession, both concessions inclusive.

PETERBOROUGH.

E. C. S. Huycke, Judge, Peterborough.

G. W. Hatton, C.C.A., and C.P., Peterborough.

1.—Shall comprise the City of Peterborough, the Townships of North Monaghan and Ennismore, all the Township of Smith lying south of the 7th concession, all that part of the Township of Otonabee lying west of the 8th concession and north of lots Nos. 21 and all that part of the Township of Douro lying south of lots numbered 11.

2.—Shall comprise the Village of Norwood, the Township of Asphodel, and all that part of the Township of Dummer lying east of the 5th concession and that part of the said Township of Dummer lying west of the 6th concession and south of lots numbered 11.

3.—Shall comprise that part of the Township of Smith lying north of the 6th concession, all that part of the Township of Douro lying north of lots numbered 10, that part of the Township of Dummer lying west of the 6th concession and north of lots numbered 10, the Township of Galway, the Township of Harvey and the Village of Lakefield.

4.—Shall comprise the Townships of Anstruther, Burleigh, Cavendish and Chandos.

5.—Shall comprise the Townships of Belmont and Methuen and the Village of Havelock.

6.—Shall comprise the Township of Otonabee, except that part thereof lying west of the 8th concession and north of lots numbered 21.

PRESCOTT AND RUSSELL.

A. Constantineau, Judge, L'Orignal.

C. G. O'Brian, J.J., L'Orignal.

W. S. Hall, C.C.A., and C.P., L'Orignal.

1.—Comprises the whole of the Township of Longueuil, the municipality of the Village of L'Orignal, and the 1st concession of the Township of Caledonia.

2.—Comprising all that part of the Township of West Hawkesbury, extending from front of 3rd concession to the rear of the said township.

3.—Comprises the whole of the Township of East Hawkesbury.

4.—Comprising the Township of North Plantagenet, and that part of the Township of South Plantagenet lying north of the Nation River.

5.—Comprising the whole of the Township of Cumberland.

6.—Comprising the whole of the Township of Russell.

7.—Comprising the two front concessions of the Township of West Hawkesbury, and the Municipality of Hawkesbury Village, within the same.

8.—Comprising the Township of Caledonia (excepting the 1st concession of the said township), and also that portion of the Township of South Plantagenet lying south and east of the Nation River.

9.—Comprising the whole of the Township of Alfred.

10.—Comprising the whole of the Township of Clarence.

11.—Comprising the whole of the Township of Cambridge.

PRINCE EDWARD.

Ivan McLean, Judge, Picton.

M. R. Allison, C.C.A., and C.P., Picton.

1.—The Town of Picton, the 2nd and 3rd concessions of "Military Tract" from the west line of No. 13 eastward; Gore "G"; 1st and 2nd concessions north of the Carrying Place, 1st concession southeast of the Carrying Place, and 2nd concession north of Black River, including Gores "K" and "L" and McCan Gores, all in the Township of Hallowell; Block "I" in the concession north and east of East Lake, and Gore "B" in the Township of Athol, and 1st and 2nd concessions south of the Bay of Quinte, and Gore "A" in the Township of North Marysburg, and 1st concession southwest of Green Point to the end of Carman's Point in Sophiasburg.

2.—The Township of South Marysburg, and the Southern part of Athol, commencing at the outlet of East Lake, thence down to the head of the Lake, thence down to the base line between the 1st concession south and the 1st concession north of East Lake, till it strikes the township line of Hallowell, thence down said township line till it strikes South Marysburg.

3.—The Township of Sophiasburg, together with Big Island, excepting the 1st concession southwest of Green Point to the end of Carman's Point.

4.—All that part of the Township of Ameliasburg lying east of the line between lots 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said township, including Huff's Island.

5.—That part of the Township of Hillier not included in the 7th division, also the 1st and 2nd concessions north of West Lake, and west of lot No. 7 in the said concession, and that part of Irwin Gore lying north and west of lot No. 7 in the 2nd concession and the west part of the 2nd concession produced west of lot No. 74 in that concession in the Township of Hallowell.

6.—Block (IV.) four, concession south side of West Lake, 1st concession "Military Tract," 2nd and 3rd concessions of said tract west of Lots No. 13, in those concessions, "Gore E," 1st and 2nd concessions north of West Lake, and east of lot No. 6 in those concessions: the Gerrow Gore and that part of Irwin Gore not included in Division No. 8, and all that part of the 2nd concession produced east of lot No. 75 in the Township of Hallowell.

7.—All that part of the Township of Ameliasburg lying west of the line between lots No. 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said township; all that part of the 4th and 5th concessions of the Township of Hillier west of the line between lots 86 and 87 and the 3rd concession west of the line between lots No. 22 and 23, with that part of the 2nd concession lying North of Pleasant Bay in the said Township of Hillier.

8.—All the point lying east of the west line of Marshland's Gore, the concession lying north of Smith's Bay and Waupoos Island in the Township of North Marysburg.

DISTRICT OF RAINY RIVER.

A. McLennan, Judge, Fort Frances.

N. L. Croome, C.C.A. and C.P., Fort Frances.

1.—To comprise all that part of the said District lying east of the east boundaries of the Townships of Aylesworth, Lash, Carpenter, Kingsford and Fleming, and east of the east boundary of the said Township of Fleming produced north to the north boundary of the said District.

2.—To comprise all that part of the said District lying west of Division No. 1 and east of the east boundaries of the Townships of Morley, Morley Additional, Pattullo, Sifton and Dewart, and east of a line drawn north astronomically from the northeast angle of the said Township of Dewart to the north boundary of the said District.

3.—To comprise all that part of the said District lying west of Division No. 2.

RENFREW.

J. M. McNamara, Judge, Pembroke.

J. H. Burritt, C.C.A., and C.P., Pembroke.

1.—Comprising the Town of Pembroke, the Townships of Pembroke, Stafford, Alice, Petawawa, Buchan, Rolph, Wylie, McKay, Fraser, Herd, Clara and Maria, and all that part of the Township of Wilberforce from the 18th to the 25th concessions, both inclusive, and also those parts of the 14th, 15th, 16th and 17th concessions of the same Township of Wilberforce lying north of Snake River and east of Lake Dore.

2.—Comprising all that part of the Township of Westmeath lying east and north of the Muskrat Lake and River, and all those parts of the Township of Ross, from the 5th to the 9th concessions, both inclusive, east of Muskrat Lake, and from the 7th to the 13th (of the other) concessions, both inclusive, of the said Township of Ross.

3.—Comprising the Town of Renfrew and the Townships of Horton, Admaston, Bagot, Blythfield, Brougham and Matawachan, in the said County of Renfrew.

4.—Comprising the Village of Arnprior and the Township of McNab.

5.—Comprising the Townships of Grattan, Sebastopol, South Algona, North Algona, and all that part of the Township of Wilberforce, from the 1st to the 17th concessions, both inclusive, excepting those parts of the 14th, 15th, 16th and 17th concessions of said Township of Wilberforce lying north of Snake River and east of Lake Dore.

6.—Comprising the Township of Bromley, and all that part of the Township of Westmeath west of Muskrat Lake, and all those parts of the Township of Ross, from the 1st to the 14th concessions, both inclusive, of the said Township of Ross.

7.—Comprising the Townships of Brudenell, Radcliffe, Raglan, Lynedoch, Griffith, Hagarty, Sherwood, Jones, Richards and Burns.

SIMCOE.

G. N. Vance, Judge, Barrie.

E. A. Wismer, J.J., Barrie.

J. R. Cotter, C.C.A., and C.P., Barrie.

1.—Comprising the Town of Barrie, the Township of Vespra, except that portion lying west of the Nottawasaga River, and excepting also lots Nos. 38, 39 and 40, in the 1st and 2nd concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions respectively. That portion of the Township of Oro lying south of lots Nos. 21 in the 1st and 2nd concessions (including the ranges), and south of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions respectively; that portion of the Township of Innisfil lying east of lots Nos. 5 in the 6th, 7th and 8th concessions, and that portion lying north of the 8th concession; that portion of the Township of Essa lying north of lots Nos. 19 in the 7th, 8th, 9th, 10th and 11th concessions.

2.—The Village of Bradford, the Township of West Gwillimbury, excepting thereout lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions; the Township of Innisfil, excepting that portion lying north of the 5th concession, and excepting also lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th and 5th concessions thereof.

3.—The Township of Tecumseh, excepting concessions 12, 13, 14 and 15; the Township of Adjala, excepting that portion lying north of lot No. 25 in the 8th concession thereof.

4.—The Town of Collingwood, the Village of Stayner, that portion of the Township of Nottawasaga lying north of lot No. 18 in the 12th concession thereof: that portion of the Township of Sunnidale lying north of the 8th concession; that portion of the Township of Floss lying west of the Nottawasaga River: the islands in Lake Huron contiguous to the Township of Nottawasaga.

5.—The Township of Floss, except that portion lying west of the Nottawasaga River; the Township of Medonte, except that portion lying east of the 10th concession and north of lots Nos. 10 in the 9th and 10th concessions respectively; that portion of the Township of Oro lying north of the southern boundaries of lots Nos. 21 in the 1st and 2nd concessions, and north of the southern boundaries of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions respectively: lots Nos. 38, 39 and 40 in the 1st and 3rd concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions of the Township of Vespra.

6.—The Town of Orillia, the Township of Orillia, southern division, the Township of Orillia, northern division, except that portion lying north of lots Nos. 15 in the first seven concessions thereof; that portion of the Township of Oro lying east of the 8th concession: that portion of the Township of Medonte, being composed of lots Nos. 1 to 6 (both inclusive) in the 11th, 12th, 13th, and 14th concessions; the islands in Lake Simcoe contiguous to the townships and portions of townships above described lying wholly or for the most part opposite thereto.

7.—The Township of Nottawasaga, except that portion lying north of lot No. 18 in the 12th concession thereof; the Township of Sunnidale, except that portion lying north of the 8th concession; that portion of the Township of Vespra lying west of the Nottawasaga River; that portion of the Township of Essa lying north of lots 19 in the 1st, 2nd, 3rd, 4th, 5th and 6th concessions: that portion of the Township of Tossorontio lying north of lots Nos. 20 in each of the seven concessions thereof.

8.—The Township of Essa, except that portion lying north of lots Nos. 19 in each of the eleven concessions thereof: the Township of Tossorontio, except that portion lying north of lots Nos. 20 in each of the seven concessions thereof: that portion of the Township of Innisfil, being composed of lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions; the 12th, 13th, 14th and 15th concessions of the Township of Tecumseh; lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions of the Township of West Gwillimbury; that portion of the Township of Adjala lying north of lots Nos. 25 in the eight concessions thereof.

9.—The Town of Penetanguishene and the Village of Midland, the Township of Tiny; that portion of the Township of Tay lying west of the 8th concession; the islands in Lake Huron contiguous to the Township of Tiny, and to that part of the Township of Tay, forming part of the 9th division, and lying wholly and for the most part opposite thereto.

10.—The Township of Matchedash, that portion of the Township of Orillia, northern division, lying north of lots Nos. 15, in the first seven concessions thereof; that portion of the Township of Medonte lying north of lots Nos. 6, in the 11th, 12th, 13th and 14th concessions, and that portion lying north of lots Nos. 10, in the 9th and 10th concessions thereof; the Township of Tay, except that portion lying west of the 8th concession; the island in Lake Huron, contiguous to that portion of the Township of Tay, forming part of the 10th division, and lying wholly or for the most part opposite thereto.

NOTE.—Each of the said several divisions shall include all allowances for roads embraced within its external limits, and shall also extend to the centre of every allowance for road lying external and adjacent to every such division, excepting always where any such last-mentioned allowance is hereinbefore declared to belong to or form part of any particular division.

STORMONT, DUNDAS AND GLENGARRY.

J. R. O'Reilly, Judge, Cornwall.
J. G. Harkness, C.C.A. and C.P., Cornwall.
1.—Township of Charlottenburg, in the County of Glengarry.
2.—Township of Lochiel, in the County of Glengarry.
3.—Township of Cornwall, in the County of Stormont.
4.—Township of Osnabruck, in the County of Stormont.
5.—Township of Williamsburg, in the County of Dundas.
6.—Township of Matilda, in the County of Dundas.
7.—Township of Mountain, in the County of Dundas.
8.—Township of Finch, in the County of Stormont.
9.—Township of Lancaster, in the County of Glengarry.
10.—Township of Winchester, in the County of Dundas.
11.—Township of Roxborough, in the County of Stormont.
12.—Township of Kenyon, in the County of Glengarry.

SUDBURY.

J. J. Kehoe, Judge, Sudbury.
R. R. McKessock, C.A. and C.P., Sudbury.

1.—To comprise so much of the District not included in Division No. 4, as lies east of a line commencing at the south-west angle of Township No. 82 produced north to the north-west angle of the Township of Fairbank, thence east to the south-east angle of the Township of Bayside, thence north to the north-east angle of the Township of Kitchener, and so much of the District as lies north of the line drawn from the north-east angle of the Township of Kitchener, produced to the south-west angle of the Township of Botha, thence north to the north-west angle of said Township, and produced to the western boundary of the District, and all the territory lying east of a line produced north from the boundary of the District, between Townships Nos. 16 and 17 produced to the south-east angle of the Township of Shenango, thence west to the south-west angle of said Township, thence north to the boundary of the District.

2.—So much of the District as lies south of a line produced easterly from the south-west angle of the Township of Forks to the north-west angle of the Township of Botha, thence to the southern boundary of said Township, thence east to the north-east angle of the Township of Kitchener, thence south to the south-east angle of the Township of Rayside, thence west to the boundary of the District.

3.—So much of the District as lies west of a line produced north from the south-west angle of Township No. 82 to the north-west angle of the Township of Fairbank, thence west to the boundary of the said District.

4.—So much of the District that lies east of a line between Townships of Allen and Bigwood produced north to the northern boundary of the District

5.—So much of the District as lies west of a line drawn from the north-east angle of the Township of Shenango and produced to the southern boundary of the District, excepting said Township.

DISTRICT OF TEMISKAMING.

H. Hartman, Judge, Haileybury.
G. H. Hayward, J.J.
F. L. Smiley, C.A., and C.P., Haileybury.

1.—To be composed of that portion of the District lying south of the northerly boundary of the Townships of Klock, Barr, Firstbrook, and Bucke, and east of the line between the Townships of Van Nostrand and Klock, produced southerly to the boundary of the District.

2.—To be composed of the Townships of Cane, Henwood, Kearns, Harley, Casey, Auld, Lundy, Hudson, Dymond, Harris, Hilliard and Brethour including the Town of New Liskeard.

3.—So much of the District that lies north of the northern boundary of the Townships of Cane, Henwood, Kerns, Hilliard and Brethour and east of the boundary line between the Townships of Tudhope and Bryce, produced northerly to the north-west angle of the Township of Bernhardt, thence east to the boundary of the District.

4.—So much of the District as lies south of the southerly boundary of the Township of Langmuir produced easterly to the north-west angle of the Township of Bernhardt and west of the line between the Townships of Maisonville and Bernhardt, produced southerly to the southern boundary of the District.

5.—So much of the District as lies west of a line produced north from the south-east angle of the Township of Geikie to the north-east angle of the Township of Douglas, thence east to the south-east angle of the Township of Blackstock, thence north to the north-east angle of the Township of German, thence west to the north-west angle of said Township, thence north to the north-east angle of Evelyn, thence west along the northern boundary of said Township, thence north to the north-east angle of the Township of Duff, thence west to the boundary of the District.

6.—So much of the District as lies north of the southern boundary of the Township of Kirkland produced east and west to the boundary of the District.

7.—So much of the District as lies north of a line drawn from the south-west angle of the Township of Timmins to the eastern boundary of the District and east of a line produced north from the south-west angle of said Township to the north-west angle of the Township of Stock, thence west to the south-west angle of the Township of Dundonald, thence north to the north-west angle of said Township, thence west to the south-west angle of the Township of Little, thence north to the north-west angle of the Township of Mann.

THUNDER BAY DISTRICT.

Jno. McKay, Judge, Port Arthur.
W. F. Langworthy, C.A., and C.P., Port Arthur.

1.—All that part of the district lying west of the meridian of 87 degrees of west longitude, to the meridian of the most easterly part of Hunter's Island, excepting therefrom the Municipality of Neebing.

3.—Comprising the Municipality of Neebing.

VICTORIA.

W. D. Swayze, Judge, Lindsay.
J. E. Anderson, C.C.A. and C.P., Lindsay.

1.—The first consists of the following townships and parts of townships, viz.: Of the 15th concession of the Township of Mariposa, and the Township of Eldon, except the ranges north and south of the Portage Road.

2.—All the Township of Fenelon, except that portion lying east of the Scugog River, and south of Sturgeon Lake, and the Township of Somerville.

3.—The Township of Verulam.

4.—The Township of Emily.

5.—The Town of Lindsay, Township of Ops, and that portion of the Township of Fenelon, lying east of the Scugog River, and south of Sturgeon Lake.

6.—The Township of Mariposa, except the 15th concession.

7.—The Townships of Carden and Dalton, Laxton, Digby and Longford, and the Township of Bexley, and that portion of the Township of Eldon north of Portage Road, and the range south of Portage Road.

WATERLOO.

E. J. Hearn, Judge, Kitchener.
D. S. Bowlby, C.C.A., and C.P., Kitchener.

1.—All that portion of the Township of Waterloo lying north of Blockline on the west side of the Grand River and that part of the upper block of said township lying north of said township lying on the east side of the Grand River, north of lots Nos. 115, 109, 104, 86 and 95, to the Guelph Township line, including the City of Kitchener and Town of Waterloo.

2.—All that part of the Township of Waterloo lying south of the Blockline on the west side of the Grand River, and that part lying on the east side of the Grand River, south of the northern boundary of lots Nos. 115, 109, 104, 85 and 95, to the Guelph Township line, including the Villages of Preston and Hespeler.

3.—All that portion of the Township of North Dumfries lying east of lot No. 19 in the 7th concession, and running a course with eastern boundary of the said lot in a northerly direction up to the 12th concession; thence along the eastern boundary of lot No. 23, in the said 12th concession, to the township line, including the City of Galt.

4.—The Township of Wilmot, including the Village of New Hamburg.

5.—The Township of Wellesley.

6.—The Township of Woolwich.

7.—All that part of the Township of North Dumfries lying west of the eastern boundary of said lot No. 19, in the 7th concession; thence along the eastern limits of the said lot No. 19, the same course thereof, in a northerly direction to the 15th concession; thence along the westerly limit of lot No. 23, in the said 12th concession to the township line, including the Village of Ayr.

WELLAND.

L. B. C. Livingstone, Judge, Welland.

T. D. Cowper, C.C.A., and C.P., Welland.

1.—The Township of Crowland; that part of the Township of Thorold lying south of the lines between lots 178 and 195, running through to Pelham; that part of Pelham lying south of the 4th concession, and that part of Humberstone lying north of the concession line, between the 4th and 5th concessions, being the whole of the 15th concession and the Town of Welland.

2.—The Township of Wainfleet.

3.—The Township of Bertie, and those parts of the Township of Humberstone not included in Nos. 1 and 6, and the Village of Fort Erie.

4.—The Township of Willoughby, the Village of Chippawa, and that part of the Township of Stamford south of the line between lots 136 and 137; easterly from the westerly limit of the township to the south-east angle of lot No. 133; thence north on the line between lots Nos. 132 and 133, to the northern boundary of the township, including the towns of Clifton and Navy Island.

5.—Those parts of the Township of Stamford, Thorold and Pelham not included in any other division, and the Town of Thorold.

6.—All the Township of Humberstone lying south of the 5th concession, and west of the side lines between lots Nos. 9 and 10, in the several other concessions thereof, and the Village of Port Colborne.

WELLINGTON.

A. Spotton, Judge, Guelph.

J. M. Kearns, C.C.A., and C.P., Guelph.

1.—The Town and Township of Guelph.

2.—The Township of Puslinch.

3.—The Township of Eramosa.

4.—The Township of Nichol, excepting the 11th and 12th concessions; the Municipality of Fergus; the first eight concessions of the Township of Garafraxa; and lots 1 to 18, both inclusive. in concessions A and B of the Township of Peel; lots 13, 14, 15, 16, 17 and 18, in concessions 18 and 19, and lots 19, 20 and 21 in the 17th concession of the Township of Peel.

5.—The Township of Erin.

6.—The Township of Pilkington, and the 11th and 12th concessions of the Township of Nichol; the Municipality of the Village of Elora, and lots Nos. 19 and upwards belonging to the 9th, 10th, 11th, 12th, 13th, 14th, 15th and 16th concessions of Peel.

7.—Concessions 1 to 16, inclusive, of the Township of Maryboro' and concessions 1 to 16, inclusive, of the Township of Peel, except lots 19, 20, 21, 22 and 23 of those concessions in that township.

8.—That part of the Township of Arthur south and southeast of lot 15, on the west side of the Owen Sound Road, in the Township of Arthur; that part of the Township of Luther from 1 to 16, both inclusive; and lots 1 to 12, both inclusive, of the 17th and 18th concessions of the Township of Peel; lots 5 to 11, both inclusive, of the 19th concession of said Township of Peel; and lots 19 to 23, both inclusive, of concessions A and B of said Township of Peel.

10.—The Township of Minto.

11.—The Town of Mount Forest, and that part of the Township of Arthur north of lot 16, west of the Owen Sound Road; lot 17, on the Owen Sound Road, and lot 13, east of the Owen Sound Road.

WENTWORTH.

C. G. Snider, Judge, Hamilton.
J. G. Gauld, J.J., Hamilton.
Geo. W. Ballard, C.C.A., and C.P., Hamilton.

1.—All that part of the Township of Barton lying east of the lines between lots 14 and 15, and all that part of Hamilton City east of Hughson street.

2.—The whole of the Township of Flamboro' West, the Town of Dundas, and the east half of the Township of Ancaster.

3.—The whole of the Township of Flamboro' East.

4.—The whole of the Township of Beverly and the west half of the Township of Ancaster.

5.—The whole of the Township of Saltfleet.

7.—The whole of the Township of Glanford.

8.—The whole of the Township of Binbrook.

9.—All that part of the Township of Barton lying west of the lines between lots 14 and 15, and that part of Hamilton City west of Hughson street.

YORK.

E. Coatsworth, Judge, Toronto.
F. M. Morson, J.J., Toronto.
J. Tytler, J.J., Toronto.

C. H. Widdifield, J.J., Toronto.
J. H. Denton, J.J.
Eric Armour, C.C.A., Toronto.
H. E. Irwin, C.P., Toronto.

1.—The City of Toronto east of Yonge street, at date 14th September, 1875 (i.e., Bloor, Sherbourne and Howard streets on the north, the Don on the east, down to Queen street, and south of Queen street as far as Lee avenue).

2.—Concessions 5 and 11, inclusive, of the Township of Markham, and concessions 5 to 10, inclusive, of the Township of Whitchurch, from 1 to 10, inclusive, together with the Villages of Markham and Stouffville.

3.—Concessions 1 to 4, inclusive, of the Township of Markham, and concessions 1 to 4, inclusive, of the Township of Whitchurch, from lots 1 to 10, inclusive, and concessions 1 to 3, inclusive, of the Township of Vaughan.

4.—The Township of Whitchurch, from the line between lots 10 and 11 northward; and the Township of East Gwillimbury.

5.—The Townships of Georgina and North Gwillimbury.

6.—The Township of King and the incorporated Village of Aurora.

7.—Concessions 4 to 11, inclusive, of the Township of Vaughan.

8.—All that portion of the Township of York lying west of Yonge street, and the Township of Etobicoke.

9.—Township of Scarboro' and all that portion of the Township of York which lies east of Yonge street and the Village of Leslieville.

10.—The city of Toronto, west of Yonge Street, at date of 10th September, 1875 (i.e., Bloor street on the north and Dufferin street on the west).

DIVISION COURT TARIFF.

APPENDIX "E."

CLERK'S FEES

1. Receiving claim, numbering and entering in procedure book	$0 50
[This item to apply to entering in the procedure book a transcript of judgment from another court, but not an entry made for the issue of a judgment summons.]	
2. Issuing summons with necessary notices and warnings thereon, or judgment summons (as provided in forms) in all:—	
Where claim exceeds $10 and does not exceed $20	60
Where claim exceeds $20 and does not exceed $60	75
Where claim exceeds $60 and does not exceed $100	1 00
Where claim exceeds $100 and does not exceed $200	2 00
Where claim exceeds $200 and does not exceed $300	3 00
Where claim exceeds $300 and does not exceed $400	4 00
[N.B.—In replevin and interpleader suits the value of the goods to regulate the fee.]	
3. Copy of summons, including all notices and warnings thereon	25
4. Copy of claim (including particulars) when not furnished by plaintiff	25
5. Copy of set off or counterclaim or notice of defence (including particulars) when not furnished by defendant	25
[NOTE—In either of the last two preceding items, the fee may be taxed against the party ordered to pay costs.]	
6. Receiving and entering bailiff's returns to any summon. writ, or warrant issued under the Seal of the Court (except summons to witness and return to summons or papers from another division)	25
7. Taking confession of judgment	10
[This does not include affidavit and oath, chargeable under item 8.]	
8. Every necessary affidavit, if actually prepared by the clerk, and administering oath to the deponent	25
9. Furnishing duly certified copies of summons and notices and papers with all proceedings for purposes of appeal, as required by either party, per folio of 100 words	05
10. Certificate therewith	25
11. Certifying under the Seal of the Court and delivering to a judgment creditor a memorandum of the amount of the judgment and costs against a judgment debtor, or garnishee, under the Creditor's Relief or for any other purpose	25
12. Copies of papers, for which no fee is otherwise provided necessarily required for service or transmission to the Judge; each	10
If exceeding two folios, per folio	05
13. Every notice of defence or admission entered, or other notice required to be given by the clerk to any other party to a cause or proceeding, including mailing but not postage	25
14. Entering final judgment by clerk, on special summons, where claim is not disputed:	
Where claim does not exceed $60	50
Where claim exceeds $60 and does not exceed $100	1 00
Where claim exceeds $100 and does not exceed $200	1 50
Where claim exceeds $200	2 00

15.	Entering every judgment rendered at the hearing or final order made by the Judge:	
	Where claim does not exceed $60	$ 50
	Where claim exceeds $60 and does not exceed $100	1 00
	Where claim exceeds $100 and does not exceed $200	1 50
	Where claim exceeds $200	2 00
	[NOTE—This fee does not apply to any proceeding on judgment summons.]	
	[These fees shall include the service of recording at the trial and afterwards entering in the procedure book the judgment, decree, and order in its entirety, rendered or made at the trial. If a garnishee proceeding before judgment, these fees will be allowed for the judgment in respect to the primary debtor, and like fees for the adjudication, whenever made, in respect to the garnishee.]	
16.	Subpoena to witness	25
	[This subpoena may include any number of names therein, and only one original subpoena shall be taxed, unless the Judge otherwise orders.]	
17.	For every copy of subpoena required for service	10
18.	Summons to jury (including copy for each juryman) when required by parties	2 00
19.	Calling and returning jury ordered by the Judge	25
20.	Every order of reference, or order for adjournment, made at hearing, and every order requiring the signature of the Judge, and entering the same, including final order on judgment debtor's examination:	
	Where claim exceeds $10 and does not exceed $100	25
	Where claim exceeds $100 and does not exceed $200	50
	Where claim exceeds $200	75
	[Any necessary warning with order forms part of the order.]	
21.	Transcript to another Division Court:	
	Where claim exceeds $10 and does not exceed $100	50
	Where claim exceeds $100	75
22.	Every writ of execution, warrant of attachment, or warrant of commitment and delivering same to bailiff:	
	Where claim does not exceed $60	50
	Where claim exceeds $60 and does not exceed $100	75
	Where claim exceeds $100 and does not exceed $200	1 00
	Where claim exceeds $200 and does not exceed $300	1 50
	Where claim exceeds $300	2 00
23.	Renewal of every summons or writ of execution when ordered by the judgment creditor, or warrant of commitment when ordered by the Judge	35
24.	Every bond when necessary, and prepared by the clerk (including affidavits of justification and of execution)	1 00
25.	Transmitting transcripts of judgment or transmitting papers for service to another division, or to the Judge on application to him, including necessary entries and mailing but not including postage	25
26.	Receiving papers from another division for service, and entering the same, handing to the bailiff, receiving and entering his return and transmitting the same (if return made promptly, not otherwise)	30
27.	Search by a person not a party to the suit or proceeding, to be paid by the applicant	25
	Search by a party to a suit or proceeding, where the suit or proceeding is over one year old	10
	[No fee is chargeable for search to a party to the suit or proceeding, if same is not over one year old.]	

28. Taxing costs in defended suits, after judgment pronounced by the Judge	$ 25
29. Making out statement of costs in detail (including bailiff's fees) at the request of any party	10
[Neither item 28 or 29 applies to statement of costs endorsed on summons or copy to be served.]	
30. Taxing bailiff's costs, under Section 187 of the Division Courts Act.	25
31. Every necessary letter to any party to any cause, matter or proceeding in court	15
[A letter shall not be considered necessary when a notice contains the same information.]	

FORM 2

BAILIFF'S FEES

1. Service of summons (including return) issued under the Seal of the Court, or judgment summons, or order on each person, except summons to witness and summons to juryman:	
Where claim exceeds $10 and does not exceed $20	60
Where claim exceeds $20 and does not exceed $60	75
Where claim exceeds $60 and does not exceed $100	1 00
Where claim exceeds $100 and does not exceed $200	1 25
Where claim exceeds $200 and does not exceed $300	1 50
Where claim exceeds $300	2 00
2. Service of subpoena or summons to witness or juryman or service of notice	50
3. Taking confession of judgment and attending to prove	25
4. For calling parties and their witnesses at the sitting of the court in every defended case and at the hearing of every judgment summons.	25
5. Enforcing every writ of execution or summons of replevin, or warrant of attachment or warrant against the body, each:	
Where claim does not exceed $20	75
Where claim exceeds $20 and does not exceed $60	1 00
Where claim exceeds $60 and does not exceed $100	1 50
Where claim exceeds $100 and does not exceed $200	2 00
Where claim exceeds $200 and does not exceed $300	3 00
Where claim exceeds $300	4 00
6. Every mile or fraction of a mile necessarily travelled to serve summons, or process or other necessary paper, or on going to arrest, or in going to seize on a writ of execution where money paid on demand, or made on execution, or case settled after seizure (mileage one way only to be allowed.)	20
NOTE—No mileage is allowable for any unsuccessful attempt to serve a summons or other paper. Necessary disbursements incurred in carrying a delinquent to prison, shall be allowed subject to approval of the clerk.	
7. Every schedule of property seized, attached or replevied, including affidavits of appraisal, when necessary:	
Exceeding $10 and not exceeding $60	60
Exceeding $60 and not $100	1 00
Exceeding $100 and not $200	1 25
Exceeding $200 and not $300	1 50
Exceeding $300 and not $400	2 00
8. Every bond when necessary, when prepared by the bailiff, including affidavit of justification and execution	1 00

9. Every notice of sale, not exceeding three, under execution, or under attachment, each .... $ 25

10. Reasonable allowances and disbursements, necessarily incurred in the care and removal of property:
    (a) If a bailiff removes property seized, he is entitled to the necessary disbursements, in addition to the fees for seizure and mileage.
    (b) If he takes a bond, then to $1.00 instead of disbursements for removal of property.
    (c) If assistance is necessary in the seizure, or securing, or retaining, of property, the bailiff is entitled to the disbursements for such assistance.
    (d) All charges for disbursements are to be submitted to the clerk for taxation, subject to appeal to the Judge.
    (e) The bailiff must in all cases endorse a memorandum of all his charges on the back of the execution, or state them on a separate slip of paper, so that the clerk may conveniently tax the bailiff's charges for fees and disbursements.
    (f) The clerk in all cases to sign the memorandum of his taxation, and preserve it among the papers in the cause, together with the execution for future reference, and thereby enable the clerk to certify the bailiff's return properly.

11. If execution or process in attachment in the nature of execution be satisfied in whole or in part, after seizure and before sale, whether by action of the parties or otherwise, the bailiff shall be entitled to charge and receive 3 per cent. on the amount directed to be levied; or on the amount of the value of the property seized, whichever shall be the lesser amount.

12. Poundage on executions, and on attachments in the nature of executions, 5 per cent., exclusive of milage, going to seize and sell, upon the amount realized from property necessarily sold.

3.—FEES TO WITNESSES AND APPRAISERS.

Allowances to Witness.

Attendance, per diem, to witnesses within three miles of the place where the Court is held, if within the county	$0 75
And if without the county	1 00
Attendance, if witness resides over three miles from the place of sittings and within the county, per diem	1 00
Attendance, if witness resides without the county and more than three miles of the place of sittings, per diem	1 50
Barristers and solicitors, physicians and surgeons, engineers and veterinary surgeons, other than parties to the cause, when called upon to give evidence of any professional service rendered by them, or to give professional opinions, per diem	4 00

(Note.—Disbursements to surveyors, architects and professional witnesses, such as are entitled to specific fees, by statute, are to be taxed, as authorized by such statute.

If witnesses attend in one case only, they will be entitled to the full allowance.

If they attend in more than one case, they will be entitled to a proportional part in each case only.)

The travelling expenses of witnesses, over three miles, shall be allowed according to the sums reasonably and actually paid, but in no case shall exceed 20 cents per mile, one way.

FEES OF APPRAISERS.

Fees to Appraisers of Goods, etc., seized under Warrant of Attachment.

To each appraiser, $1.00 per day, during the time actually employed in appraising goods—to be paid in the first instance by plaintiff and allowed as costs in the cause.

FEES IN SUITS NOT EXCEEDING $10.

(Section 48, D.C. Act.)

Clerk.

For all services, from entering action, or suing out a judgment or interpleader summons, up to and including the entering of final judgment, or final order on any such judgment or summons, in case the action proceeds to judgment or final order	$1 25
In case the action does not proceed to judgment or final order, the fees heretofore, or that may hereafter be payable, but not exceeding in the whole the said sum.	
For issuing writ of execution, warrant of attachment, or warrant for arrest of delinquent and entering the return thereto	50

Bailiff.

For all services rendered in serving summons and making return, and any other service that may be necessary before the judgment is entered by the clerk or pronounced by the Judge, mileage excepted	50
For enforcing execution, schedule of property seized, or attached, bond where necessary, and all other necessary acts done by him, after seizure, mileage excepted, if money made or case settled, after levy	1 00

(Necessary disbursements incurred in the care and removal of property shall be allowed to be first allowed by the clerk, subject to the approval of the Judge.)

REPORT

OF THE

Inspector of Legal Offices

ONTARIO

1922

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
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1923

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CANADA

To His Honour HENRY COCKSHUTT,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Legal Offices for the year, ending 31st day of December, 1922.

W. E. RANEY,
Attorney-General.

Toronto, March 31st, 1923.

REPORT

OF THE

Inspector of Legal Offices

ONTARIO, 1922.

To His Honour HENRY COCKSHUTT,
Lieutenant-Governor of the Province of Ontario.

SIR,—I have the honour to present my Annual Report as Inspector of Legal Offices upon the affairs of the Judicial Offices of the Province of Ontario for the year ending with the 31st December, 1922.

As Inspector of Legal Offices, I have jurisdiction over the following officers—

IN OSGOODE HALL:

The Officers of the Appellate and High Court Divisions of the Supreme Court and the Surrogate Court Clerk for Ontario.

IN EACH COUNTY AND DISTRICT:

(*a*) The Sheriffs, Local Masters, Crown Attorneys, Clerks of the Peace, Local Registrars, Deputy Registrars, Deputy Clerks of the Crown and Pleas, County and District Court Clerks, and the Registrars of the Surrogate Courts.

All of the above make returns at the end of each year, of their fees, emoluments and disbursements and statistical returns of the civil and criminal business transacted in their respective offices during the year. From these are compiled the tables which appear in the appendices to my Annual Reports made each year to the Lieutenant-Governor in Council.

(*b*) Police Magistrates.

Under Regulations passed in pursuance of the Police Magistrates' Act of 1922, all of the Police Magistrates make monthly returns of their convictions accompanied by cheques for their fines and fees. These require careful checking and necessitate much correspondence during the first two weeks of each month.

(*c*) Justices of the Peace and Coroners.

By Orders-in-Council I may inspect, when required by the Attorney-General, the offices of Justices of the Peace and Coroners and hold investigation into their conduct, and as to complaints made against them.

(*d*) Constables.

By R.S.O. Cap. 94, authority is given me to request returns to be made by High and County Constables, to inspect their offices and to institute inquiries into their conduct. Similar powers are given over all of the Judicial Officers by the Judicature Act.

A list of officers appointed during the year, with date of the publication of each appointment in the *Ontario Gazette*, will be found in Appendix "L" to this report.

Legislation

The Temiskaming Courts Act, 1921 (11 George V, Chap. 39), referred to in my report for last year was repealed by *The District of Cochrane Act, 1922*, (12-13 George V, Chap. 2), whereby the Provisional Judicial District of Cochrane was formed from portions of the territory of the Districts of Temiskaming, Algoma and Thunder Bay.

This Statute with the exception of sections 9 and 11 which provide for the formation of Divisions under The Registry and Land Titles Acts, came into force on the 2nd day of October, 1922, by Proclamation, dated the 19th day of September, 1922, and published in the *Ontario Gazette*, in its issue of September 30th, 1922.

By Orders-in-Council dated 4th October, 1922, officers of the Supreme, District and Surrogate Courts were appointed. To these officers, I have given the required instructions, saw that they were provided with Seals of Office and all necessary books and supplies.

As a Judge has not as yet been appointed for this District, and no one else has as yet been appointed, the office of Local Master of the Supreme Court is vacant.

Included in the tables in the Appendices to this report is the business of these officers and the fees and emoluments received since their appointment.

Police Magistrates

The Police Magistrates' Act, 1922, which came into force on the first day of July 1922, repealed *The Police Magistrates' Extended Jurisdiction Act* referred to in my last annual report as well as the following Acts and parts of Acts:

Rev. Stat. c. 87	*The Justices of the Peace Act*	Sections 24-30.
Rev. Stat. c. 88	*The Police Magistrates' Act*	The Whole.
Rev. Stat. c. 100	*The Niagara Falls Magistrates' Act*	The Whole.
1914, c. 21	*The Statute Law Amendment Act, 1914*	Section 21.
1915, c. 18	*The Toronto and Hamilton Highway Commission Act*	Subsection 4 of section 17 as enacted by section 9 of Chapter 18 of the Ontario Statutes, 1918.
1915, c. 20	*The Statute Law Amendment Act, 1915*	Section 11.
1916, c. 24	*The Statute Law Amendment Act, 1916*	Section 15.
1917, c. 19	*The Toronto and Hamilton Highway Commission Act, 1917*	Section 6.
1918, c. 20	*The Statute Law Amendment Act, 1918*	Sections 18, 19, 20.
1919, c. 25	*The Statute Law Amendment Act, 1919*	Section 12.
1921, c. 41	*The Police Magistrates' Amendment Act, 1921*	The Whole.

New Regulations, approved by His Honour the Lieutenant-Governor in Council on July 25th, 1922, have been made under this Act. They rescind all former regulations with regard to Police Magistrates, including those referred to in my last annual report. They will be found in Appendix "M" to this report.

By this Statute, not only those of extended Jurisdiction, but all of the Police Magistrates of the Province, and there are at the present time 173 of them, come under my jurisdiction.

By the said Regulations the Inspectors under *The Division Courts Act*, Mr. W. W. Ellis and Mr. W. J. Locke, are Assistant Inspectors of Police Magistrates and will continue to perform the duties assigned to them and as set out at page 6 of my report for the year 1921.

Some idea of the division of the work of inspection may be obtained from the following:

1. Circular Letter to the Magistrates.

OFFICE OF THE INSPECTOR OF LEGAL AND REGISTRY OFFICES,
OSGOODE HALL, TORONTO, Oct. 10th, 1922.

DEAR SIR:

You have no doubt received my circular letter with the pamphlet containing *The Police Magistrates' Act*, 1922, the Regulations passed thereunder, and the Tariffs.

Under Regulation No. 5 every Police Magistrate is directed to make a monthly return to me in duplicate accompanied by a cheque covering all monies payable to the Province then in your hands.

The new Magistrates' Act of 1922 came into force on July 1st last and the returns in my opinion should be made from that date, but as I have already received from you your quarterly returns covering cases up to the end of August, it will not be necessary for you to send me separate monthly returns for July and August, but I will expect to receive from you at your very earliest convenience a return covering the month of September.

As under the new Act, I am responsible to see that the fines belonging to the Province are paid over by the Magistrates, I would ask you when making your return for the month of September, to let me have a cheque for any monies belonging to the Province that may have come into your hands during July and August as well as any for the month of September.

Yours truly,
JAS. W. MALLON, *Inspector*.

2. To the Attorney-General.

Re Fines
Re Police Magistrates.

The Regulations require that the monthly returns are to be made to me in duplicate, and I have not considered it advisable to send to Mr. Ellis one of these until such time as I had ascertained the accuracy of the figures. Moreover, I think it was intended that these returns were to be used by Mr. Ellis on his rounds of inspection.

As to the checking of these returns I may say that we verify the additions. We also endeavour to see that the Magistrates are including in their cheques, fines that properly belong to the Province, and that those of them who are paid salaries by the Province send their fees to us. It is difficult sometimes to know just how much is due the Province by way of fees in those cases where salaries are paid by Municipalities as well as by the Province; for example, take one of our simplest cases, that of the Police Magistrate at O. who is paid by the Municipality of O. as well as by the Province. I am obliged to accept his statements as to just which are Town cases and which are cases arising in the District of M. or in the County of S. Should there be an error made in this regard by the Magistrate, it will be detected by Mr. Ellis on his visit of inspection.

I have been endeavouring to get from the Magistrates a statement of the amounts that they receive by way of salary from the Municipalities. I have no other means of getting this information that I know of than by correspondence as I have found that the yearly return made to me as to such salaries by at least one Clerk of the Peace is incorrect.

Another matter which we are unable to glean from the monthly returns and which Mr. Ellis will have to check on his visits is whether or not the Magistrates are sending to me all of the fines to which the Province is entitled. Under some Statutes, as for example, *The Motor Vehicles Act*, where a Provincial Officer prosecutes the fine is ours, and where an officer of the Municipality prosecutes, the fine goes to the Municipality. As to this I must trust to the Magistrate for the accuracy of his returns, but when Mr. Ellis is making an inspection, he will be able to ascertain from the information and other papers whether our officer or an officer of the Municipality is the complainant.

Owing to your recent decision with regard to fines imposed under *The Criminal Code*, and concerning which I have circularized all of the Police Magistrates and Crown Attorneys, there has been a falling off in the amount of the fines received by me for the past month. The total received for fines and fees for January was approximately $3,500. For December, they were about $6,000.

With regard to these returns, my clerk and I are only able to devote to the checking of same such time as we can spare each day during the first two weeks of the month. It takes fully two weeks to get them in such shape as to satisfy me before I send to Mr. Ellis his copy.

You are aware, of course, that fines imposed under the *Ontario Temperance Act* are required to be paid to the Inspectors, and that such fines should not come to me. Every month I am in receipt of statements including *Ontario Temperance Act* fines, in which cases I am obliged to return their cheques and statements for correction. I have one that I am sending back to-day.

Yours truly,
JAS. W. MALLON, *Inspector*.

The form of the Magistrates' Record Book, and of the Monthly Return, as approved pursuant to Regulations 2 and 5, appears as Appendix "N" to this report.

Doubt having arisen as to the exact meaning of the Amendment made to Section 1036 of the Criminal Code, by Section 8, of Chapter 16, of the Dominion Statutes for 1922, I caused to be sent to all of the Police Magistrates and to the Crown Attorneys of the Province, with the approval of the Honourable, the Attorney-General, the following circular letter:

TO THE POLICE MAGISTRATES OF ONTARIO.

Osgoode Hall,
Toronto, January 15th, 1923.

RE PAYMENT OVER OF FINES

DEAR SIR:

As you are aware the Dominion Parliament last year amended the provision with regard to the payment over of fines under the Criminal Code of Canada and other Dominion Statutes. You will find this amendment in Section 8 of Chapter 16 of the annual Dominion Statutes for 1922. This section amends Section 1036 of the Criminal Code, which is the section dealing with the payment over of fines imposed under the Criminal Code and other Dominion Statutes. The amendment is as follows:

> "Provided, however, that with respect to the Province of Ontario the fines, penalties and forfeitures and proceeds of estreated recognizances first mentioned in this section shall be paid over to the municipal or local authority where the municipal or local authority wholly or in part bears the expense of administering the law under which the same was imposed or recovered."

A great deal of difficulty has been experienced in an endeavour to determine the correct interpretation of this amending section.

I have taken the whole question up with the law officers of the Attorney-General's Department and am now instructed to say that, while the exact meaning of the amendment is obscure, it is thought that probably the intention of the Dominion Parliament was to give a municipality the fines under the Criminal Code and other Dominion Statutes, where the municipality bears expenses such as payment of Magistrate's salary, Police salaries, courtroom accommodation or office for the Police Magistrate or bears other expenses in connection with the administration of Justice. Please therefor pay over to the Municipality *entitled under this interpretation* of the law all fines collected by you under the Criminal Code of Canada and other Dominion Statutes.

In this connection, however, it is to be noted that Statutes having special provisions as to payment over of fines—for instance, the *Inland Revenue Act*—are an exception and fines under these Acts are to be paid as therein directed.

In giving you the above direction I desire to draw particularly to your attention the fact that Section 1036 and the amendment deal only with fines imposed under the Criminal Code and other Dominion Statutes and that fines imposed under Ontario Statutes must be paid to the Province as heretofore unless otherwise directed by the special Statute under which the particular fine may be imposed.

Yours truly,

JAS. W. MALLON, *Inspector.*

SHERIFFS

By subsections 2 and 3 of section 8 of *The Constables' Act* as enacted by section 2 of *The Constables' Act*, 1922 and which came into force on January 1st, 1923, the Sheriff shall be High Constable for the County, unless the Council at its first meeting in each year appoints by By-law a High Constable for the County; and by subsection 6 the Lieutenant-Governor in Council may direct payment of $500 per annum out of the Consolidated Revenue Fund to a Sheriff as his remuneration for his duties as High Constable.

This sum must be included by the Sheriffs in the emoluments of their offices and must appear as a receipt in the annual returns required to be made to me at the close of each year.

By section 41 of *The Sheriffs' Act*, as enacted by 4 George V, Chap. 21, section 4 and amended by section 8 of *The Statute Law Amendment Act*, 1918, a Sheriff whose net income does not exceed the sum of $1,800 for the year, may, on the report of the Inspector of Legal Offices, be paid out of the Consolidated Revenue Fund an amount sufficient to make his income of the year $1,800.

Of the 48 County and District Sheriffs, 13 are entitled to payments under this Statute.

Section 5 of *The Public Officers' Fees Act*, provides that every Sheriff may retain his net income up to $6,500, but shall pay to the Province 90 per cent. of the excess over that sum. During 1922 two of the Sheriffs came within the provisions of this enactment.

The shrievalties of Nipissing and Temiskaming are now under one Sheriff with Deputies at North Bay and Haileybury, as are also since January 1st, 1922, those of Simcoe and Muskoka, with Deputies at Barrie and Bracebridge.

By R.S.O. Cap. 16, Sec. 27, Sheriffs are required to send to me quarterly returns of forfeitures, etc., received by them.

Appendix "A" sets out in tabulated form the statistical returns of the Sheriffs for the year 1922.

LOCAL MASTERS

As stated in my last annual report, all Local Masters, except those whose fees had been commuted, used to be allowed to retain to their own use the fees of office, but that since the coming into force of the *County Judges' Act*, 1919, only those who are not Senior Judges, and who are not referred to in subsections 1 and 2 of section 5 of that Act, may take fees. The others must collect the fees in law stamps and affix them to the papers; and if this is not done the proceedings are void and there is a penalty for the omission.

Stamps must be collected as and when each proceeding in respect of which they are payable is taken, that is before each day's adjournment of the reference.

They should be attached to the particular paper in respect of which they are payable, for example: $1.50 for "Settling," plus 20 cents per folio for the "Drafting," plus 10 cents for "Filing" are affixed to the Draft report when settled, and which is retained by the Master and filed. The $2.00 for "Fee on Report," plus 10 cents per folio for "Engrossing," should be affixed to the Engrossed Report. It is delivered to the parties.

Stamps that are payable for oaths, time spent on the reference, etc., etc., and which are not in respect of any particular paper, may be attached to "a stamp voucher," or to the "Order for Reference."

Where appointments are given by warrant the stamp is affixed to the warrant, where given verbally, the stamp may be attached to the Order of Reference or to a stamp voucher.

The following fees are payable on proceedings in the Master's office:

APPOINTMENTS—	
Each	$ .50
REFERENCES—	
For each hour or part of an hour attending. This will include applications for enlargements	1.50
Each oath	.20
(No charge for marking exhibits).	
REPORTS—	
Drawing, per folio	.20
Engrossing, per folio	.10
Settling, per hour or part of an hour	1.50
Fee on (For first report only)	2.00
ORDERS—	
Each	1.00
CERTIFICATES—	
Each	.50
If over three folios, for every additional folio	.20

FILINGS—	
On each	.10
SEARCHES—	
Where action less than two years old	.10
Where more than two years old	.30
COPIES—	
Making and certifying same per folio	.10
RETURN—	
Making up and forwarding papers	.50

Local Masters may take examinations in the Supreme Court as Special Examiners provided they were appointed prior to September 15th, 1913, on which date a commission was directed by the Supreme Court Judges to be prepared and issued whereby all Local Masters then holding office were appointed Special Examiners.

In the case of those Masters appointed since that date they may not act as Special Examiners until a commission in their favour has issued.

In Appendix "B" is set out in tabulated form the statistical returns of the Local Masters for the year 1922 from which it will be seen that the business of the year was very light.

LOCAL REGISTRARS, DEPUTY REGISTRARS, DEPUTY CLERKS OF THE CROWN, COUNTY AND DISTRICT COURT CLERKS

In a few offices the filings and the praecipe for entering actions had not been stamped.

Notwithstanding the remarks in my former reports papers continue to be transmitted to the office of the Registrar instead of to the Central Office in Osgoode Hall.

In transmitting the papers the list of exhibits properly signed is often omitted.

The Judgment Clerk has also had to complain of the neglect of some to make prompt return to him of the Judgments.

Unless more care is exercised, I shall be obliged unwillingly to make a special report on these subjects.

The Report and Papers in Criminal proceedings are still required to be transmitted to the Registrar's office, the practice contained in Rule 39 of *The Consolidated Rules of Practice*, 1897, is continued and regulated by analogy thereto—See Con. Rule 2 of *The Consolidated Rules of Practice*, 1913.

Appendix "C" is a return of the business of the High Court Division of the Supreme Court of Ontario in the offices of the Local Registrars, Deputy Registrars and Deputy Clerks of the Crown.

Appendix "D" is a return of the business in the offices of the Clerks of the County and District Courts.

SURROGATE REGISTRARS

The following extract from former reports cannot be too often referred to:

"Since November 1st, 1919, the date of the coming into force of *The County Judges' Act*, 1919, there are very few Counties in which the Surrogate Judge's fees are payable in cash. Moreover, the Judge's fees, and the fees payable to the Crown are, since the coming into force of the Statute, 10-11 George V, Chap. 33, section 22, computed upon the value of the realty as well as the personalty of the deceased. It has, therefore, become physically impossible for me to check all of the law stamps that are now affixed to papers. Accordingly, it is the duty of the Surrogate Registrar, now more than ever, to see that the stamps are affixed before presenting the papers to the Surrogate Judge, and it is the Judge's duty not to issue his Order until he has satisfied himself that the law stamps representing all Crown fees and Surrogate Judge's fees have been affixed and cancelled."

The affixing of law stamps is most important; for every paper and proceeding upon which a fee is payable, and which is not duly stamped, is absolutely void.

Appendix "E" gives in tabulated form the business of the Surrogate Courts for the year 1922.

CROWN ATTORNEYS AND CLERKS OF THE PEACE

Pursuant to section 7 of *The Toronto and York Crown Attorneys Act*, the Crown Attorney and his Assistants are paid by the Province, and the fees of the Crown Attorneys of Essex, Peel, Parry Sound, and Wentworth have been commuted under section 16, subsection 1 of *The Crown Attorneys Act*, as amended by section 2 of the Statute 11, George V, Chap. 43. It is the duty of these officers to collect all of the fees that are payable by the Municipality and by the Public and to send to me quarterly a statement of the same accompanied by a cheque made payable to the Honourable the Provincial Treasurer.

In such statements, and in their quarterly accounts to the Boards of Audit, they need not include Tariff items that are refunded by the Province to the County.

By *The Public Officers' Fees Amendment Act*, 1922, section 2, a change was made to take effect from January 1st, 1922, in the percentage of net income payable to the Province by Crown Attorneys and Clerks of the Peace. They may now retain $3,500, but are to pay 50 per cent. of the excess over that sum to the Province of Ontario.

Crown Attorneys make a return to me at the end of each year of the names of the Police Magistrates and High Constables in their respective Counties with the salaries each receive.

Clerks of the Peace will continue to make returns to me of the returns made to them each quarter by the Justices of the Peace. These returns will now consist chiefly of Municipal By-law cases. They also make returns of the cases tried at the County Court Judge's Criminal Courts.

The monthly returns required by *The Police Magistrates Act*, 1922, to the Clerk of Peace need not be posted up, but should be carefully bound in loose leaf binders, and the cases carefully indexed under the names of the defendants. The returns which they receive quarterly from the Justices of the Peace shall continue to be copied into the Record of Convictions book, which book conforms to Form 1 of *The Justices of the Peace Act*, R.S.O., Cap. 87.

As to this I sent the following circular letter to all of the Clerks of the Peace of the Province:

OFFICE OF THE INSPECTOR OF LEGAL AND REGISTRY OFFICES,
OSGOODE HALL, TORONTO, Oct. 5th, 1922.

DEAR SIR:

I desire to draw your attention to the provisions of section 16 of the new *Magistrates Act* passed last session.

You will notice that subsection 2 provides that parts 2 and 3 of *The Justices of the Peace Act*, shall not apply to Police Magistrates. Under subsection 1, the Police Magistrates make such returns as the Regulations may direct.

Under the Regulations, a return is to be made to you as Clerk of the Peace, monthly. It would appear that there is no necessity for this return to be posted up. I, however, am of the opinion that these returns should be carefully bound in a loose leaf binder and the different cases carefully indexed under the name of the defendant. You will please see that this is done.

The record of Convictions Book now in your office will be continued, to take care of returns received quarterly from Justices of the Peace. These latter returns will now be considerably shorter owing to the new *Magistrates Act* having taken away very considerably the duties of the Justices of the Peace.

I am sending you under separate cover, a pamphlet containing the new *Magistrates Act* and Regulations passed thereunder.

Yours truly,
JAS. W. MALLON, *Inspector.*

To the Clerks of the Peace of,
The Province of Ontario.

Appendix "K" shows in tabulated form the business of the Courts of General Sessions of the Peace, and of the County and District Court Judge's Criminal Courts of the Province for the year 1922.

GENERAL REMARKS

The actual work of inspecting is the least onerous of my varied and increasing official duties. The perusal of the various returns, the checking and computing of percentages and the necessary correspondence entailed requires much concentration. The correspondence is voluminous, much of which is occasioned by the referring of disputes between the officers and the public or the profession on points of practice and questions relating to fees or the like, all of which tends to a uniformity of practice, and it has been very much increased by reason of the additional duties required by *The Police Magistrates Act* above referred to.

There are at present 173 Police Magistrates in the Province, all of whom make monthly returns to my office. Formerly their returns were made quarterly only, and the Crown Attorneys retained four per cent. of the fines received by them.

When first appointed and for some years afterwards I was enabled to examine every paper in every proceeding. This, however, has become a physical impossibility owing to recent Legislation and to the additional duties cast upon me, as for example: by *County Judges Act*, 1919, whereby all of the Judges' fees in the Surrogate Court, and with very few exceptions, all of the fees of the Local Masters, are now paid in law stamps which must be affixed to the papers.

The sums payable by the officers in respect of their incomes under R.S.O., Chap. 17, amount to $64,261.71 as follows:

Sheriffs	$14,264 17
Local Registrars	49,402 48
Crown Attorneys and Clerks of the Peace	595 06

Appendix "F" is a statement of the fees and emoluments of the officers for the year ending December 31st, 1922, and of the sources from which they derive their incomes.

In Appendix "G" I have set out the more important business of the High Court Division of the Supreme Court of Ontario, transacted at Toronto during the year 1922, compiled from statements received from the officers in Osgoode Hall.

Appendix "H" shows the number of actions tried, or otherwise disposed of, by the Justices of the High Court Division, and of the Divisional Courts of the Appellate Division of the Supreme Court of Ontario, and the disposition thereof, during the year 1922.

Appendix "J" shows the criminal business of the High Court Division of the Supreme Court of Ontario at its sittings throughout the Province for the same period.

Appendix "I" is a statement of the business transacted in the office of the Surrogate Clerk in Osgoode Hall.

Appendix "K" shows in tabulated form the business of the Courts of General Sessions of the Peace, and of the District and County Court Judge's Criminal Courts of the Province.

I have the honour to be,

Sir,

Your obedient servant,

JAS. W. MALLON, *Inspector.*

Toronto, March 29th, 1923.

APPENDICES

Appendix A.—Statistics as returned by the different

Number	County of District	Number of writs of summons received for service		Number of subpœnas received for service in				Number of orders for arrest		Number of other process		Total process received	
				Criminal cases		Civil cases							
		S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.
1	Algoma	44	58	22	30	2	.....	.....	1	15	11	83	102
2	Brant	41	49	2	14	3	1	.....	.....	35	10	81	74
3	Bruce	.....	.....	1	27	10	17	.....	.....	.....	.....	11	44
4	Carleton	128	134	17	2	16	4	.....	.....	35	7	196	147
*5	Cochrane	12	17	2	.....	.....	.....	.....	.....	.....	1	14	18
6	Dufferin	7	6	7	26	1	.....	.....	.....	3	3	11	13
7	Elgin	16	34	.....	5	.....	1	.....	1	8	10	24	51
8	Essex	211	192	99	150	5	1	1	.....	57	11	373	354
9	Frontenac	13	22	12	12	2	.....	.....	.....	7	7	34	41
10	Grey	20	21	66	46	.....	.....	.....	.....	.....	.....	86	67
11	Haldimand	9	20	.....	5	.....	.....	.....	.....	.....	.....	9	20
12	Halton	13	22	1	22	1	.....	.....	.....	.....	.....	15	44
13	Hastings	27	40	5	14	2	4	.....	.....	6	7	40	65
14	Huron	23	16	3	6	1	1	.....	.....	2	.....	29	23
15	Kenora	2	7	10	.....	2	.....	.....	.....	3	.....	17	7
16	Kent	63	81	10	31	1	.....	.....	.....	17	14	.....	.....
17	Lambton	23	40	8	17	.....	.....	.....	.....	8	5	39	62
18	Lanark	15	12	3	4	.....	.....	.....	.....	1	5	.....	.....
19	Leeds and Grenville	14	26	2	21	.....	.....	.....	.....	13	8	29	55
20	Lennox and Addington	14	23	9	7	1	.....	.....	.....	4	5	28	35
21	Lincoln	38	51	3	9	11	3	.....	.....	12	9	64	72
22	Manitoulin	1	8	.....	2	.....	.....	.....	.....	.....	2	1	12
23	Middlesex	78	68	5	15	10	4	.....	.....	26	14	119	101
24	Muskoka	8	3	27	.....	.....	.....	.....	.....	.....	.....	35	3
25	Nipissing	16	16	2	15	.....	.....	.....	.....	2	3	20	34
26	Norfolk	9	21	.....	4	1	.....	.....	.....	.....	.....	10	25
27	Northumberland and Durham	22	24	2	25	.....	2	.....	.....	3	4	27	55
28	Ontario	30	21	7	21	8	3	.....	.....	11	4	56	49
29	Oxford	54	20	.....	.....	.....	.....	.....	.....	.....	.....	54	20
30	Parry Sound	7	22	1	14	1	.....	.....	.....	1	4	10	40
31	Peel	19	24	.....	3	1	.....	.....	.....	4	3	24	30
32	Perth	34	36	3	10	4	2	.....	.....	9	4	50	52
33	Peterborough	9	27	5	4	3	2	.....	.....	5	5	22	38
34	Prescott and Russell	5	13	.....	4	.....	.....	.....	.....	.....	2	.....	.....
35	Prince Edward	10	15	.....	.....	.....	.....	.....	.....	.....	.....	10	15
36	Rainy River	16	29	2	1	5	.....	.....	.....	11	2	30	31
37	Renfrew	13	39	1	1	1	.....	.....	.....	1	7	16	47
38	Simcoe	14	25	3	17	.....	.....	.....	.....	4	6	21	48
39	Stormont, Dundas and Glengarry	33	40	1	7	2	1	1	.....	9	1	.....	.....
40	Sudbury	21	81	21	24	1	.....	.....	.....	14	7	57	112
41	Temiskaming	44	76	4	16	8	4	.....	.....	10	4	66	100
42	Thunder Bay	67	26	3	9	3	.....	1	.....	38	4	112	39
43	Victoria	16	19	3	.....	1	1	.....	.....	2	2	22	22
44	Waterloo	39	64	4	9	2	3	.....	1	16	2	61	79
45	Welland	55	70	4	16	6	12	.....	.....	10	13	75	111
46	Wellington	16	14	8	18	1	.....	.....	.....	1	2	24	35
47	Wentworth	152	234	26	112	24	14	.....	2	90	69	292	431
48	York	147	124	.....	398	6	5	2	45	63	17	218	589
49	Toronto	969	989	26	82	39	22	1	4	326	216	1,361	1,313
	Total	2,637	3,019	440	1,275	185	107	6	54	882	510	3,976	4,725

*From 4th October, 1922.

Sheriffs for the year ending 31st December, 1922.

Number of persons served		Estreats received		Number of jurors summoned		Number of writs of execution received			Number of renewals of writs of execution against		
									Goods and Lands		
S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	D.C.	S.C.	C.C.	D.C.
206	247	......	......	122	122	26	41	18	6	12	......
149	112	......	......	122	122	......	......	......	2	5	......
15	79	......	......	122	122	8	18	32	1	1	......
187	330	......	......	219	122	148	115	18	19	33	......
13	18	......	1	......	......	9	13	......	......	......	......
17	32	......	......	122	218	4	7	3	......	1	......
......	......	29	65	122	118	17	32	18	6	7	......
368	593	......	......	183	122	110	198	106	12	6	4
86	59	......	......	122	110	10	35	14	......	2	5
......	......	......	......	170	122	20	38	14	3	2	......
......	......	......	......	122	122	7	8	8	1	......	......
21	108	......	......	122	98	16	17	6	1	2	......
103	145	......	......	122	122	23	37	41	6	13	......
47	83	......	......	122	122	7	11	9	1	......	......
18	5	......	......	120	120	3	11	4	2	......	......
184	225	......	......	122	122	39	103	54	5	4	......
146	268	......	......	128	122	18	27	30	......	2	......
26	46	......	......	118	117	7	11	14	......	......	1
33	152	......	......	122	218	23	35	45	......	......	......
97	40	......	......	122	98	3	12	6	......	......	......
85	92	......	......	122	122	16	39	41	1	......	......
2	12	......	......	61	122	1	11	2	......	......	......
182	148	......	......	122	122	39	53	29	3	2	......
48	3	......	......	122	122	10	2	......	1	......	......
21	80	......	......	117	127	16	25	2	......	2	......
12	70	......	......	122	122	7	19	14	......	2	......
34	126	......	......	122	122	11	34	10	5	4	......
134	98	......	......	122	122	16	20	7	6	2	......
73	32	......	......	122	122	17	21	70	1	1	......
16	85	......	......	122	218	4	26	12	......	7	......
31	43	......	......	122	122	7	22	5	4	3	......
80	69	......	......	122	122	11	28	12	4	2	......
89	61	......	......	122	122	4	29	7	1	......	......
6	55	......	......	122	122	3	16	9	......	......	......
15	19	......	......	122	122	8	9	11	......	......	......
62	42	......	......	122	122	8	17	3	......	......	......
15	71	......	......	122	122	6	41	18	1	2	......
49	113	......	......	86	86	26	53	20	......	1	......
86	85	......	......	165	98	9	26	21	......	......	......
52	102	......	......	127	84	10	82	15	......	......	......
171	154	......	1	61	98	45	73	14	2	1	......
188	97	......	......	149	144	38	48	49	27	36	......
16	19	......	......	98	98	1	12	21	......	......	1
114	111	......	......	131	118	21	47	18	6	8	......
125	201	......	......	122	122	40	60	13	1	1	......
77	67	......	......	122	122	11	18	30	2	......	......
517	790	1	3	183	244	107	148	94	13	31	......
300	2,213	......	4	......	412	64	109	54	21	22	......
2,118	1,896	......	4	423	......	483	699	154	143	208	......
6,434	9,496	30	78	6,199	6,240	1,537	2,556	1,195	307	425	11

APPENDIX A.—Statistics as returned by the different

Number	County or District	Number of renewals of writs of execution against					Number of writs of possession received		Number of writs Ca. Sa.	
		Lands only			Goods only					
		S.C.	C.C.	D.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.
1	Algoma	......	......	5	......	......	......	2	......	......
2	Brant	......	......	4	......	......	1	2	......	......
3	Bruce	......	......	......	......	......	......	......	......	......
4	Carleton	......	......	6	......	......	4	2	......	......
5	Cochrane	......	......	......	......	......	......	......	......	......
6	Dufferin	......	......	1	......	......	......	......	......	......
7	Elgin	......	......	1	......	......	1	1	......	......
8	Essex	......	......	7	......	......	26	6	2	......
9	Frontenac	......	......	5	......	2	......	......	......	......
10	Grey	......	......	......	......	......	1	......	......	......
11	Haldimand	......	......	......	......	......	......	......	......	......
12	Halton	......	......	......	......	......	2	3	......	......
13	Hastings	......	......	13	......	......	......	1	......	......
14	Huron	......	......	......	......	......	3	......	......	......
15	Kenora	......	......	2	......	......	......	1	......	......
16	Kent	......	......	1	......	......	......	2	......	......
17	Lambton	......	......	2	......	......	1	1	......	......
18	Lanark	......	......	......	......	......	......	......	......	......
19	Leeds and Grenville	......	......	1	......	......	......	......	......	......
20	Lennox and Addington	......	......	......	......	......	......	......	......	......
21	Lincoln	......	......	......	......	......	2	4	......	......
22	Manitoulin	......	......	......	......	......	......	......	......	......
23	Middlesex	......	......	......	......	......	......	......	......	......
24	Muskoka	......	......	......	......	......	......	......	......	......
25	Nipissing	......	......	......	......	......	......	......	......	......
26	Norfolk	......	......	......	......	......	......	1	......	......
27	Northumberland and Durham	......	......	5	......	......	2	2	......	......
28	Ontario	......	......	1	......	......	......	......	......	......
29	Oxford	......	......	......	......	1	1	1	......	......
30	Parry Sound	......	......	3	......	......	......	......	......	......
31	Peel	......	......	......	......	......	1	......	......	......
32	Perth	......	......	......	......	......	1	......	......	......
33	Peterborough	......	......	......	......	......	......	......	......	......
34	Prescott and Russell	......	......	......	......	......	......	......	......	......
35	Prince Edward	......	......	......	......	......	......	......	......	......
36	Rainy River	......	......	......	......	......	......	......	......	......
37	Renfrew	......	......	1	......	......	1	......	......	......
38	Simcoe	......	......	......	......	......	3	......	......	......
39	Stormont, Dundas and Glengarry	......	......	1	......	......	1	1	......	......
40	Sudbury	......	......	......	......	......	......	3	......	......
41	Temiskaming	......	......	2	......	......	1	1	......	......
42	Thunder Bay	......	......	13	......	......	2	......	......	......
43	Victoria	......	......	......	......	......	......	......	......	......
44	Waterloo	......	......	2	......	......	2	2	......	......
45	Welland	......	......	......	......	......	......	2	......	......
46	Wellington	......	......	1	......	......	2	......	......	......
47	Wentworth	......	......	12	......	......	......	3	......	2
48	York	......	......	3	......	......	22	3	......	......
49	Toronto	......	......	30	......	......	75	17	......	......
	Total	......	......	122	......	3	155	61	2	2

Sheriffs for the year ending 31st December, 1922.—*Continued.*

Number of sales under writs of executions of					Seizures under writs of execution where no subsequent sale			Number of Attendances to seize where no goods found		Writs of execution on which money realized			Cases under Creditors' Relief Act	Certificates received under Creditors' Relief Act
Goods		Lands												
S.C.	C.C.	S.C.	C.C.	D.C.	S.C.	C.C.	D.C.	S.C.	C.C.	S. C.	C.C.	D.C		
3	2	......	......	......	......	3	......	5	12	4	6	1	....	....
1	......	......	......	......	2	3	......	1	4	9	6	....	3	....
.....	2	......	......	......	4	4	1	2	3	3	9	....	1	18
.....	1	......	......	......	7	28	......	4	9	1	31	....	6	....
.....	......	......	......	......	2	4	......	1	1	1	4	....	....	....
.....	......	......	......	......	2	3	......	......	1	....	1	....	....	....
1	1	......	......	1	3	5	......	2	8	2	9	12	2	....
9	1	1	......	......	51	75	......	21	19	40	49	10	9	14
3	4	......	......	......	3	13	3	1	1	6	17	3	4	14
.....	......	......	......	......	6	12	......	7	9	6	10	....	....	....
1	1	......	......	......	......	4	......	......	2	1	6	....	1	....
1	2	......	......	......	5	3	6	9	9	2	5	....	1	4
3	5	......	2	2	6	13	1	4	4	9	19	2	6	45
.....	......	......	......	......	1	7	......	......	......	1	7	....	....	....
.....	1	......	......	1	......	2	......	......	......	1	5	....	2	1
1	4	......	......	1	3	7	......	......	3	5	7	1	7	24
.....	......	......	......	......	1	6	......	1	3	3	14	7	4	2
1	1	......	......	......	2	7	......	1	3	2	4	....	2	....
2	......	......	......	......	2	15	2	5	14	4	15	2	2	5
2	......	......	......	......	......	4	......	......	......	1	4	....	....	....
2	4	......	......	......	6	23	......	2	2	7	15	2	6	21
.....	......	......	......	......	1	3	1	......	1	1	4	....	....	....
1	1	......	......	......	9	15	......	5	13	7	25	4	3	....
.....	......	......	......	......	......	......	......	2	......	8	2	....	2	2
3	2	......	......	......	......	......	......	......	......	5	13	....	....	....
.....	......	......	......	......	4	10	......	1	2	2	9	1	....	....
1	1	......	......	......	3	10	......	1	9	....	18	....	....	....
.....	......	......	......	......	7	7	......	4	6	4	7	2	....	....
1	2	......	......	......	......	1	......	1	......	....	....	....	25	....
.....	......	......	......	1	......	5	......	......	2	....	14	1	1	....
.....	......	......	......	......	2	6	......	2	4	2	5	....	....	....
1	1	......	......	......	4	12	......	......	1	5	19	5	2	....
.....	1	......	1	......	......	5	......	1	......	....	....	....	....	....
.....	......	......	......	......	......	2	......	......	......	....	2	....	....	....
.....	2	......	......	......	......	......	......	......	1	3	6	3	....	....
.....	1	......	1	......	2	4	......	1	......	2	7	....	1	....
.....	3	1	......	......	1	4	....	1	3	1	12	....	....	4
1	6	......	1	......	4	22	......	4	16	10	27	....	1	....
.....	2	......	1	......	5	13	......	......	1	4	14	7	2	2
.....	......	......	......	......	......	21	......	......	......	1	18	....	....	....
4	3	1	......	......	3	6	......	......	5	4	12	....	4	....
.....	3	......	1	......	6	20	......	4	8	6	23	....	6	16
.....	......	......	......	......	......	......	......	......	......	....	2	....	....	....
.....	1	......	......	......	2	12	......	3	21	3	17	....	1	1
1	4	......	1	1	1	4	......	3	4	2	6	2	5	5
.....	4	......	......	......	5	6	......	1	......	3	7	10	....	....
1	5	......	1	1	15	62	......	8	32	6	43	23	5	....
.....	1	......	......	......	6	25	......	33	41	5	17	2	4	....
5	14	......	2	......	......	......	......	......	......	47	133	8	22	9
49	86	3	11	8	186	516	14	141	277	240	705	108	140	187

Appendix A.—Statistics as returned by the different

Number.	County or District	Assignments made to Sheriff under R.S.O., cap. 134	Returns received under R.S.O. cap. 266, sec. 37	Sales of Lands under R.S.O. cap. 266, sec. 37	Amount endorsed on (not re-					
					For debt or damages					
					S.C.		C.C.		D.C.	
					$	c.	$	c.	$	c.
1	Algoma	......	......	......	58,913	37	15,476	31	2,593	75
2	Brant	......	......	......	78,199	63	9,148	97	3,905	70
3	Bruce	......	......	......	5,996	19	6,613	13	3,168	24
4	Carleton	......	......	......	178,605	72	39,043	60	3,139	81
5	Cochrane	......	......	......	24,614	17	4,787	55	......	
6	Dufferin	......	......	......	24,410	69	3,840	27	788	32
7	Elgin	......	......	......	22,433	54	17,204	81	3,704	90
8	Essex	......	......	1	185,137	44	91,616	27	18,650	62
9	Frontenac	......	......	......	12,219	45	11,376	67	1,566	88
10	Grey	......	......	......	24,268	65	14,269	52	2,945	50
11	Haldimand	......	......	......	8,869	81	2,500	06	1,185	60
12	Halton	......	......	......	26,698	88	8,058	22	2,195	29
13	Hastings	......	......	......	61,255	64	10,541	60	5,046	97
14	Huron	......	......	......	6,588	43	6,177	17	1,348	64
15	Kenora	......	......	......	11,791	00	5,696	55	706	95
16	Kent	......	......	1	63,767	67	41,480	77	11,380	63
17	Lambton	......	......	......	39,463	34	10,965	46	5,414	28
18	Lanark	......	......	......	7,290	94	4,133	28	1,487	18
19	Leeds and Grenville	......	......	......	58,016	27	14,924	26	6,390	50
20	Lennox and Addington	......	......	......	9,433	25	4,887	69	1,225	37
21	Lincoln	......	......	......	15,196	84	19,105	18	5,141	58
22	Manitoulin	......	......	......	1,167	49	4,803	39	422	30
23	Middlesex	......	......	......	48,417	97	19,471	72	4,970	90
24	Muskoka	......	......	......	5,992	80	1,366	78	......	
25	Nipissing	......	......	......	18,772	78	9,371	83	326	67
26	Norfolk	......	......	......	12,752	70	6,571	31	2,208	15
27	Northumberland and Durham	......	......	......	17,170	67	11,516	89	1,713	51
28	Ontario	......	......	......	19,835	72	10,287	45	1,146	51
29	Oxford	......	......	......	53,794	41	8,111	41	9,273	34
30	Parry Sound	......	22	2	9,587	00	8,509	85	1,705	38
31	Peel	......	......	......	18,943	38	14,919	58	1,210	16
32	Perth	......	......	......	11,637	76	1,304	81	1,556	62
33	Peterborough	......	......	......	13,424	20	11,583	39	837	55
34	Prescott and Russell	......	......	......	25,580	67	4,881	90	1,360	74
35	Prince Edward	......	......	......	2,750	63	964	75	1,305	17
36	Rainy River	2	3	......	7,053	45	7,580	70	433	86
37	Renfrew	......	......	......	8,145	25	16,342	08	2,703	50
38	Simcoe	......	......	......	63,051	59	27,310	55	2,378	28
39	Stormont, Dundas and Glengarry	......	......	1	45,891	89	7,909	11	3,665	15
40	Sudbury	......	......	......	25,637	67	35,174	05	2,957	83
41	Temiskaming	......	......	......	101,221	99	28,153	42	2,505	22
42	Thunder Bay	......	......	......	186,136	45	58,076	64	9,578	61
43	Victoria	......	......	......	371	00	5,539	99	2,978	80
44	Waterloo	......	......	......	25,456	63	16,282	06	2,820	78
45	Welland	......	......	......	26,550	00	25,750	00	6,425	00
46	Wellington	......	......	......	34,868	73	4,289	31	3,830	42
47	Wentworth	......	......	......	91,656	47	58,409	87	14,465	43
48	York	......	......	......	118,204	45	118,507	30	9,298	26
49	Toronto	......	......	......	1,326,103	52	282,732	60	24,996	40
	Total	2	25	5	3,243,348	19	1,147,570	08	199,061	25

Sheriffs for the year ending 31st December, 1922.—*Continued.*

Writs of Execution newals)			Amounts realized under Writs of Execution from sales of					
For costs taxed			Goods			Lands		
S.C.	C.C.	D.C.	S.C.	C.C.	D.C.	S.C.	C.C.	D.C.
3,561 51	2,037 95	110 14	202 00	573 00	......	....	....	....
768 60	897 77	141 80	258 50	....	......	....	....	....
260 88	643 62	241 22	....	821 40	......	....	....	....
2,790 42	3,164 37	69 19	....	250 00	......	....	....	....
1,622 90	717 02	....	....	....	......	....	....	....
192 80	146 70	65 00	....	....	......	....	....	....
1,700 01	1,250 93	259 43	1,275 00	297 00	......	....	....	225 00
7,910 68	9,329 67	992 34	9,941 10	554 00	......	4,224 17	....	....
546 84	1,688 15	52 86	3,526 35	1,730 00	......	....	....	....
897 70	1,344 96	83 55	....	....	......	....	....	....
680 95	362 54	504 57	2,200 00	547 80	......	....	....	....
2,026 98	553 62	80 99	....	506 40	......	....	....	....
5,726 86	2,234 66	340 47	1,373 59	168 00	......	....	....	826 51
224 49	262 25	121 53	....	....	......	....	....	....
209 44	385 29	38 32	....	78 55	......	....	200 00	....
1,922 89	3,104 36	528 68	261 51	617 53	......	....	....	310 00
3,184 56	807 09	267 41	....	....	......	....	....	....
478 28	447 64	91 30	887 31	189 90	......	....	....	....
3,039 15	1,420 61	412 49	3,434 57	....	......	....	....	....
867 76	382 38	35 61	1,757 95	583 75	......	....	....	....
1,240 04	1,274 68	301 52	614 50	938 69	......	....	....	....
66 70	467 02	25 27	....	....	......	....	....	....
5,330 46	2,284 94	297 00	325 00	495 00	......	....	....	....
178 20	218 43	....	....	....	......	....	....	....
571 04	646 31	3 24	2,915 10	166 75	......	....	....	....
363 40	521 90	127 88	....	....	......	....	....	....
816 87	971 01	96 67	....	110 00	......	....	....	....
966 08	760 23	48 57	....	....	......	....	....	....
641 95	525 48	282 56	1,717 50	1,140 85	......	....	....	....
471 28	1,104 93	119 73	....	....	......	....	....	50 00
658 80	696 97	24 99	....	....	......	....	....	....
885 95	868 83	72 83	525 00	250 00	......	....	....	....
755 58	677 17	88 06	....	429 46	......	....	100 00	....
146 26	421 02	120 94	....	....	......	....	....	....
155 20	39 30	42 21	....	307 16	......	....	....	....
248 75	687 20	38 56	....	381 80	......	....	80 00	....
306 75	1,314 61	134 76	....	1,336 87	......	1,000 00	....	....
2,028 60	2,772 98	120 51	....	3,350 60	......	....	....	....
709 72	830 39	154 25	....	544 85	......	....	....	300 00
517 29	3,409 84	216 65	....	....	......	....	....	....
3,725 06	2,225 91	....	4,187 40	1,310 30	......	50 00	....	....
1,576 36	1,626 38	668 10	....	53,273 81	......	....	410 00	....
....	453 60	113 08	....	....	......	....	....	....
1,558 13	1,402 09	153 70	....	150 00	......	....	....	....
1,245 00	1,824 00	....	2,348 00	1,245 00	......	....	....	835 00
412 35	331 43	253 08	....	1,411 38	583 00	....	....	....
6,002 70	7,263 04	1,446 40	254 50	755 80	......	....	500 00	50 00
3,385 00	3,722 20	653 53	....	573 18	......	....	....	....
33,978 75	30,835 88	2,192 68	733 50	3,568 77	......	....	300 00	....
107,555 97	101,359 35	12,233 67	37,738 38	78,657 60	583 00	5,274 17	1,590 00	2,596 51

Appendix A.—Statistics as returned by the different Sheriffs for the year ending 31st December, 1921.—*Concluded.*

Number	County or District	Amount received for fines, penalties, etc.	Amount received (not fees) under Fi. Fas. without sale, goods and lands		
			S.C.	C.C.	D.C.
1	Algoma			447 79	252 99
2	Brant	19 00	4,289 19	768 77	
3	Bruce		1,025 96	732 90	
4	Carleton		971 13	6,000 66	
5	Cochrane			520 06	
6	Dufferin			805 64	
7	Elgin		1,173 90	2,668 08	940 96
8	Essex		15,241 60	10,347 00	6,167 83
9	Frontenac		1,422 09	2,665 42	457 38
10	Grey		7,044 30	2,941 64	
11	Haldimand	12 00	1,674 10	1,478 01	
12	Halton		1,398 21	1,698 44	
13	Hastings		3,040 95	2,874 60	
14	Huron	220 00	929 30	1,239 21	
15	Kenora			386 65	
16	Kent		6,579 78	4,806 90	675 82
17	Lambton		952 44	4,324 47	1,018 37
18	Lanark		3,341 59	1,052 08	
19	Leeds and Grenville		2,688 71	4,775 64	146 03
20	Lennox and Addington			1,357 51	
21	Lincoln		1,877 96	4,524 10	321 74
22	Manitoulin		1,269 52	1,195 71	
23	Middlesex	203 00	8,973 59	7,725 29	398 72
24	Muskoka		850 24	744 85	
25	Nipissing	2,275 99	3,603 32	3,552 96	
26	Norfolk		1,352 10	1,955 91	174 09
27	Northumberland and Durham			4,418 12	
28	Ontario		2,111 50	1,718 14	343 22
29	Oxford		1,191 30	1,012 22	706 17
30	Parry Sound			3,217 25	
31	Peel		1,458 40	1,459 42	
32	Perth		2,567 49	4,384 54	223 22
33	Peterborough			1,657 51	126 00
34	Prescott and Russell			763 24	
35	Prince Edward				
36	Rainy River	175 00	21,592 13	709 71	
37	Renfrew		44 05	5,304 33	
38	Simcoe		1,280 00	2,864 60	
39	Stormont, Dundas and Glengarry		1,179 37	3,013 94	1,225 97
40	Sudbury		453 92	8,247 52	306 48
41	Temiskaming		951 71	2,825 36	
42	Thunder Bay		1,960 26	7,726 19	
43	Victoria			492 09	
44	Waterloo		2,256 51	1,984 56	
45	Welland		7,750 50	3,950 50	350 00
46	Wellington		1,901 05	2,258 31	612 02
47	Wentworth		1,334 58	5,404 92	3,069 08
48	York	830 00	3,233 68	3,717 04	240 91
49	Toronto		17,822 15	32,313 85	664 07
	Total	3,734 99	138,788 58	171,033 65	18,421 07

APPENDIX B.—Return of business transacted by Local Masters throughout

Number.	County or District.	Number of Orders made for the following purposes:					Examinations taken as special Examiner or otherwise before trial.
		For administration of estates.	For partition or sale of property.	Respecting Infants under R.S.O., Cap. 153, Sec. 5 (Examination only).	Under Winding-up Acts.	Other Orders made in chambers.	
1	Algoma						
2	Brant						
3	Bruce						
4	Carleton		1			92	55
5	Dufferin					60	
6	Elgin						45
7	Essex					2	
8	Frontenac		1				
9	Grey					5	
10	Haldimand						
11	Halton						
12	Hastings					24	30
13	Huron						
14	Kenora						
15	Kent						
16	Lambton						
17	Lanark						
18	Leeds and Grenville					14	
19	Lennox and Addington	1				1	
20	Lincoln						
21	Manitoulin						
22	Middlesex				6	4	
23	Muskoka						
24	Nipissing						
25	Norfolk						6
26	Northumberland and Durham						
27	Ontario					3	
28	Oxford						
29	Parry Sound						
30	Peel						
31	Perth						
32	Peterborough						
33	Prescott and Russell						
34	Prince Edward						
35	Rainy River						
36	Renfrew						
37	Simcoe						
38	Stormont, Dundas and Glengarry					10	
39	Sudbury						
40	Temiskaming						
41	Thunder Bay		1				
42	Victoria						
43	Waterloo						
44	Welland						
45	Wellington					14	10
46	Wentworth				2	11	
	Total	1	3		8	240	146

the Province of Ontario during the year ending 31st December, 1922.

Number of Judgments or Orders brought into the Master's Office for taking the following accounts, etc.

Administration of estates	Executors', trustees' or committees' accounts and compensation.	Foreclosure of mortgage or bond.	Redemption of mortgage or bond.	Sale under mortgage or agreement.	Account of any charge or liens on lands other than mechanics' liens.	Accounts under Mechanics' Lien Act.	Specific performance.	Partnership accounts.	Alimony.	Partition or sale.	Damages for breach of contract or covenant.
		6									
									1		
			1								
2	1	26								2	
80											
		1									
2	2	4		3	1	2	1	2		4	2
1		2								1	
		2									
1		1		3						1	
		3						1			
		1									
								1			
		1									
		1		1							
3											
	1										
	3	3						1			
								2			
	1	1									
	2	2									
			1								
				1		7		2			
		3									
				1							
		1									
											1
		2									
		4			1						
		5									
								1			1
			4							1	
		1									
		2									
		1				2					
		1									
		6		1	1	1		1		2	
89	10	80	6	10	3	12	1	11	1	11	4

Appendix B.—Return of business transacted by Local Masters throughout

Number.	County or District.	Number of Judgments or Orders.						
		Work and labour done.	Money received, paid, advanced, or lent.	Goods sold and delivered.	Promissory notes and bills of exchange.	Bonds, life and fire insurance.	Infants' estates.	Quieting Title matters.
1	Algoma							
2	Brant							
3	Bruce							
4	Carleton							2
5	Dufferin							
6	Elgin							
7	Essex	1	1	2				
8	Frontenac							
9	Grey							
10	Haldimand							
11	Halton							
12	Hastings							
13	Huron							
14	Kenora							
15	Kent							
16	Lambton							
17	Lanark							
18	Leeds and Grenville							
19	Lennox and Addington							
20	Lincoln							1
21	Manitoulin							
22	Middlesex						1	
23	Muskoka							
24	Nipissing							
25	Norfolk							
26	Northumberland and Durham							
27	Ontario							
28	Oxford							
29	Parry Sound							
30	Peel							
31	Perth							
32	Peterborough							
33	Prescott and Russell							
34	Prince Edward							
35	Rainy River							
36	Renfrew							
37	Simcoe							
38	Stormont, Dundas and Glengarry							
39	Sudbury							
40	Temiskaming							
41	Thunder Bay							
42	Victoria							
43	Waterloo							
44	Welland							
45	Wellington							
46	Wentworth							
	Total	1	1	2			1	3

the Province of Ontario during the year ending 31st December, 1922.—*Concluded.*

Continued.		Number of advertisements of sale issued	Number of reports issued.	Number of references pending at date of return.	Number of bills of cost taxed by Master.	Amount realized by sales held under direction of Master.	Amount of costs of reference, etc., taxed by Master or under his direction.	Amount of commission allowed in administration and partition matters.	Amount of fees earned by Local Masters during the year.
Lunacy.	Miscellaneous.								
2	......	......	8	1	7	......	......	......	129 80
2	......	......	2	......	1	......	109 20	......	18 90
......	1	......	5	3	6	187 12	......	......	53 70
5	5	3	32	6	24	10,000 00	3,342 63	......	1,540 95
......	......	......	......	......	......	......	......	......	1 40
......	......	......	2	......	4	......	......	......	425 32
2	1	2	16	8	15	25,400 00	719 00	951 00	318 20
......	......	1	3	2	2	600 00	120 00	......	41 87
1	......	......	4	2	4	3,750 00	702 62	500 00	50 90
......	1	......	1	1	......	......	......	......	9 50
......	2	......	......	......	......	......	......	......	9 10
1	3	2	9	4	6	8,200 00	782 08	115 00	727 30
1	1	......	......	......	......	......	......	......	82 70
......	......	......	1	......	1	......	52 24	......	23 40
......	3	......	......	......	......	......	......	......	83 80
......	......	......	1	3	......	......	......	......	4 30
1	2	......	3	3	2	......	216 78	......	39 10
2	2	3	5	4	2	5,450 00	......	......	88 56
1	......	3	3	2	2	13,300 00	365 99	345 00	147 80
......	......	......	......	2	......	......	......	......	18 70
......	......	......	......	......	......	......	......	......	......
7	7	1	19	4	10	3,750 00	566 24	......	515 96
......	......	......	......	......	......	......	......	......	......
......	......	......	......	......	......	......	......	......	4 70
......	......	......	2	......	2	......	113 50	......	20 90
1	......	......	1	......	1	......	112 93	......	13 40
2	......	......	3	1	2	......	61 00	150 00	22 40
1	......	......	1	2	......	......	......	......	33 30
......	......	......	......	......	......	......	......	......	......
......	......	1	2	3	......	3,925 00	......	......	54 30
......	......	......	7	......	......	......	......	......	84 26
......	......	......	3	......	3	......	......	......	27 50
......	......	......	......	......	......	......	......	......	......
......	......	......	1	1	1	......	......	......	32 40
......	......	......	......	1	......	......	......	......	1 90
......	......	......	......	......	......	......	......	......	30 70
......	......	......	......	......	2	......	150 83	......	42 60
......	1	......	8	2	5	......	......	......	143 25
......	......	......	4	......	4	......	417 20	......	54 40
......	......	1	2	......	......	......	......	......	20 10
......	......	1	7	4	4	......	215 00	......	148 20
......	......	......	1	1	1	......	42 90	......	10 30
2	1	1	3	3	3	2,000 00	350 70	......	81 95
......	......	2	2	2	2	......	......	......	14 80
2	1	......	3	14	1	......	......	......	66 13
3	17	......	27	23	5	......	2,446 28	......	424 40
36	48	21	191	102	122	76,562 12	10,887 12	2,061 00	5,663 15

Appendix C.—Return of all business transacted by Local Registrars, 31st Dec

Number.	County or District.	Writs of summons issued.	Orders for arrest issued.	Actions entered in Procedure Book.			*Praecipe* orders issued.	Orders issued and signed by Local Judge.	Examination of parties returned.	Records passed.	Actions entered for Trial		Actions tried		Workmen's Compensation Actions tried	
				Writs issued during year.	Writs issued during previous years.	Otherwise than by Writ.					With Jury.	Without Jury.	With Jury.	Without Jury.	With Jury.	Without Jury.
1	Algoma	89	..	53	4	8	....	47	21	14	2	11	7	6	....	....
2	Brant	129	..	69	1	7	5	39	26	24	7	24	1	14	....	....
3	Bruce	27	..	21	2	....	....	6	8	6	3	3	3	1	....	....
4	Carleton	300	..	242	9	21	10	23	16	41	8	55	5	38	....	....
5	Cochrane	15	..	15	....	....	....	....	....	....	....	....	....	....	....	....
6	Dufferin	6	..	3	1	1	....	2	4	1	1	1	1	1	....	....
7	Elgin	42	..	33	2	7	1	10	4	11	2	15	....	6	....	....
8	Essex	365	1	310	6	83	17	212	154	115	17	98	12	79	....	....
9	Frontenac	49	..	32	3	7	6	32	5	14	....	10	....	10	....	....
10	Grey	41	..	29	....	1	....	3	6	10	2	10	2	9	....	....
11	Haldimand	15	..	12	....	1	....	7	5	6	2	4	2	3	....	....
12	Halton	15	..	7	2	....	....	2	....	2	1	2	1	1	....	....
13	Hastings	75	..	45	2	2	....	6	41	32	8	19	5	10	....	....
14	Huron	44	..	33	1	3	2	8	7	5	1	4	....	3	....	....
15	Kenora	8	..	5	2	7	6	3	1	3	....	3	5	....	....	....
16	Kent	97	..	68	3	21	7	39	49	21	1	24	1	14	....	....
17	Lambton	30	..	27	1	18	1	9	7	7	5	2	3	4	....	....
18	Lanark	27	..	27	....	2	....	5	8	5	3	2	3	2	....	....
19	Leeds and Grenville	47	..	34	....	3	....	14	11	13	2	9	2	7	....	....
20	Lennox and Addington	17	..	11	....	4	....	4	12	4	....	6	....	6	....	....
21	Lincoln	62	..	41	....	7	1	8	38	16	10	23	10	18	....	....
22	Manitoulin	....	..	....	....	....	....	....	....	....	....	....	....	....	....	....
23	Middlesex	163	..	112	3	39	7	74	77	56	16	63	7	45	....	....
24	Muskoka	5	..	....	....	2	....	1	2	....	....	2	....	....	....	....
25	Nipissing	35	..	31	2	9	....	17	17	15	2	13	1	9	....	....
26	Norfolk	13	..	8	5	....	5	3	2	3	....	3	....	3	....	....
27	Northumberland and Durham	30	..	14	4	2	1	7	12	5	3	4	2	4	....	....
28	Ontario	38	..	28	....	5	5	10	7	11	3	9	3	5	....	....
29	Oxford	35	..	26	1	2	....	11	13	8	2	5	2	4	....	3
30	Parry Sound	10	..	7	....	2	....	4	11	9	2	7	1	4	....	....
31	Peel	16	..	14	4	....	....	....	....	1	....	....	....	....	....	....
32	Perth	45	..	45	....	6	1	8	40	22	....	22	....	21	....	....
33	Peterborough	29	..	24	2	16	....	20	24	9	4	4	2	5	....	....
34	Prescott and Russell	15	..	10	....	2	3	5	7	6	3	3	3	2	....	....
35	Prince Edward	9	..	7	....	....	....	2	1	1	3	....	....	....	....	....
36	Rainy River	25	..	22	2	8	7	13	9	2	....	2	....	1	....	....
37	Renfrew	17	..	15	2	....	....	2	....	....	....	6	....	6	....	....
38	Simcoe	30	..	16	3	4	....	10	11	30	2	28	2	3	....	....
39	Stormont, Dundas and Glengarry	58	..	49	3	3	5	8	....	12	2	10	2	9	....	....
40	Sudbury	52	..	41	2	....	3	24	....	15	2	14	1	7	....	....
41	Temiskaming	62	..	46	4	13	2	49	27	20	3	28	1	9	....	....
42	Thunder Bay	99	..	87	9	8	14	38	20	20	3	17	3	8	....	....
43	Victoria	26	..	19	....	6	....	4	4	9	2	3	....	4	....	....
44	Waterloo	61	..	53	3	17	3	34	32	15	1	11	....	8	....	....
45	Welland	97	..	97	....	18	....	37	26	31	4	33	4	23	....	....
46	Wellington	48	..	18	....	....	5	14	9	8	3	8	1	6	....	....
47	Wentworth	305	..	230	7	45	17	89	127	110	28	67	12	35	....	....
	Total	2,823	1	2,136	95	410	134	963	901	768	163	687	110	453	....	3

Deputy Registrars and Deputy Clerks of the Crown for the year ending ember, 1922.

Remanets, standing for trial		Judgments entered without trial.	Amount of such Judgments, without costs.	Amount of costs taxed thereunder (exclusive of Disbursements).	Amount of disbursements allowed.	Judgments entered after trial.	Amount of such Judgments, without costs.	Amount of costs taxed thereunder (exclusive of disbursements).	Amount of disbursements allowed.	Number of Judgments for over $10,000.	Number of Judgments for over $10,000 and above $5,000.
With Jury.	Without Jury.										
...	....	31	91,925 01	1,573 50	805 32	14	7,854 30	1,402 90	729 70	3	1
2	9	20	36,869 55	841 90	228 47	12	24,104 25	2,102 02	754 67	1	3
...	....	11	17,281 29	313 10	95 61	3	6,941 88	349 45	508 65	....	2
1	8	116	193,862 18	2,789 21	652 55	36	58,802 40	3,307 85	358 00	4	10
...	....	1	650 89	31 00	7 75	....	....	....	....	....	....
...	....	2	5,492 50	69 60	24 00	2	755 00	145 20	163 40	....	....
...	....	10	27,976 47	374 40	109 18	4	1,859 71	118 80	86 45	1	1
...	24	112	148,842 87	3,514 21	437 98	74	60,076 22	3,707 07	1,449 15	4	6
...	....	9	18,625 49	300 00	191 71	8	9,143 93	529 40	119 25	....	....
...	2	7	45,945 46	233 85	59 16	4	1,425 00	502 40	204 83	1	2
...	....	2	3,245 96	99 85	17 23	5	18,360 96	566 60	66 80	1	....
...	....	1	3,650 14	33 00	8 40	1	....	....	....	....	....
3	3	24	32,989 53	1,353 20	211 30	20	19,492 07	4,084 91	1,406 66	....	1
1	2	19	36,155 25	702 70	241 35	5	2,382 35	407 80	243 10	....	1
...	....	2	8,796 01	236 90	130 70	1	3,811 26	188 74	....	....	1
...	1	31	42,238 54	1,032 80	344 30	11	6,484 91	731 96	687 83	....	....
...	....	11	24,854 36	433 20	95 85	6	4,307 45	671 40	608 70	....	1
...	....	2	1,261 32	120 00	16 15	4	850 00	388 10	421 83	....	....
...	....	20	53,936 40	834 00	212 50	9	15,460 50	1,307 90	1,539 56	....	3
...	....	4	1,075 00	38 22	5 82	5	3,718 16	1,301 21	414 09	....	....
5	....	7	9,392 58	337 10	34 45	13	21,750 35	2,044 85	863 25	....	2
...	....	....	....	....	....	....	....	....	....	....	....
2	3	15	51,705 41	694 65	171 25	34	34,290 81	4,182 71	940 64	2	2
...	1	1	1,113 75	35 76	3 30	....	....	....	....	....	....
...	2	9	12,253 49	289 00	70 50	8	3,209 03	575 00	268 49	....	....
...	....	5	6,335 05	252 10	46 40	....	....	....	....	....	....
...	1	10	25,882 50	424 10	92 92	5	4,961 70	639 50	105 22	....	1
...	2	5	5,894 26	136 80	31 30	....	....	....	....	....	....
...	....	10	12,271 68	419 00	94 09	9	13,654 46	618 40	127 53	....	1
...	1	1	3,605 25	68 40	34 10	6	3,562 46	392 50	423 08	....	....
...	....	4	1,079 60	1,322 57	26 95	1	300 00	....	....	....	....
...	1	8	10,467 26	240 00	52 18	16	12,875 51	2,539 40	816 68	....	1
...	1	7	22,178 13	210 00	72 46	10	51,313 20	1,345 32	309 02	1	....
...	1	2	1,550 45	75 60	15 90	4	6,103 11	425 40	14 15	....	....
...	....	4	9,596 77	301 00	103 29	1	....	....	....	....	1
...	1	7	11,318 51	150 55	44 85	5	7,637 81	428 86	267 31	....	....
...	....	7	11,398 88	234 00	51 45	2	1,425 41	250 35	130 20	....	....
...	....	10	27,590 94	386 00	115 78	11	9,484 65	422 36	184 25	....	2
...	1	22	53,554 03	669 40	206 30	8	10,033 00	1,307 60	179 85	1	2
...	....	19	12,903 69	447 60	119 40	10	9,619 76	487 80	494 10	....	....
...	6	20	50,797 93	680 00	130 04	13	18,068 12	1,217 58	301 43	....	2
...	....	38	233,030 21	1,320 00	226 11	15	4,053 50	....	....	8	2
...	....	7	14,639 44	97 00	25 95	3	4,700 00	264 06	269 09	....	....
...	2	18	29,747 30	715 11	183 65	13	131,549 93	195 00	74 36	1	1
...	3	16	12,073 83	459 00	83 35	20	47,649 22	1,865 00	458 20	1	1
...	3	7	16,198 52	307 50	....	2	....	....	....	....	1
5	9	59	117,812 03	2,635 91	485 50	43	65,726 86	3,541 65	1,287 93	2	3
19	87	753	1,560,065 71	27,832 79	6,416 80	476	744,199 24	44,557 05	17,277 45	31	54

APPENDIX C.—Return of all business transacted by Local Registrars, 31st Dec

Number.	County or District.	Number of Judgments for $5,000 and above $2,000.	Number of Judgments for $2,000 and above $1,000	Number of Judgments for $1,000 and above $400.	Number of Judgments for $400 and under.	Number of Judgments dismissing actions.	Number of Judgments in default of appearance or pleading.	Number of Judgments under Con. Rule 57.	Number of Judgments for reference to Master.	Number of Writs of Execution issued.	Number of Writs of Execution renewed.	Number of Writs of Ca. Sa. issued.	Number of Certificates issued under Creditors' Relief Act.	Amount for which issued without costs.
1	Algoma	5	13	10	3	1	23	1	8	13	8	....	....	....
2	Brant	5	8	1	14	1	20	....	3	17	3	....	....	....
3	Bruce	2	3	2	5	1	11	....	....	5	....	....	....	....
4	Carlton	26	28	10	17	16	111	1	35	40	21	....	....	....
5	Cochrane	....	....	1	....	....	1	....	....	....	....	....	....	....
6	Dufferin	1	....	2	1	....	2	....	....	2	2	....	....	....
7	Elgin	1	5	....	6	1	9	....	....	9	6	....	....	....
8	Essex	15	36	30	7	16	66	....	14	96	6	....	....	....
9	Frontenac	5	7	2	....	1	9	....	7	11	7	....	....	....
10	Grey	2	1	3	....	2	7	....	....	8	2	....	....	....
11	Haldimand	1	....	....	....	1	2	....	....	3	....	....	....	....
12	Halton	1	....	....	....	1	1	....	....	1	....	....	....	....
13	Hastings	7	11	10	3	3	18	....	6	28	1	....	....	....
14	Huron	6	6	5	6	....	17	2	4	11	3	....	....	....
15	Kenora	1	1	....	....	....	....	....	1	3	....	....	....	....
16	Kent	6	15	12	9	5	28	3	1	42	....	....	....	....
17	Lambton	6	3	3	2	2	....	....	....	11	....	....	....	....
18	Lanark	....	....	2	2	2	....	....	1	4	3	....	....	....
19	Leeds and Grenville	7	9	5	....	4	20	....	1	19	1	....	....	....
20	Lennox and Addington	....	3	3	....	....	....	....	3	2	....	....	....	....
21	Lincoln	4	2	4	1	3	2	....	2	9	....	....	....	....
22	Manitoulin	....	....	....	....	....	....	....	....	....	....	....	....	....
23	Middlesex	7	14	7	5	7	13	....	3	33	4	....	....	....
24	Muskoka	....	1	....	....	....	1	....	....	2	....	....	....	....
25	Nipissing	....	10	2	4	....	9	....	1	8	....	....	....	....
26	Norfolk	2	2	1	....	....	5	....	....	6	1	....	....	....
27	Northumberland and Durham	4	6	2	2	....	9	....	....	12	4	....	....	....
28	Ontario	1	1	....	2	1	4	....	1	7	7	....	....	....
29	Oxford	3	4	2	9	1	5	....	....	5	....	....	....	....
30	Parry Sound	....	2	1	....	3	....	....	....	4	....	....	....	....
31	Peel	....	....	....	....	....	....	....	....	....	2	....	....	....
32	Perth	2	5	3	7	3	8	....	3	7	2	....	....	....
33	Peterborough	6	2	1	....	....	7	....	1	6	2	....	....	....
34	Prescott and Russell	1	1	2	2	1	2	....	....	1	....	....	....	....
35	Prince Edward	....	2	1	....	....	4	....	1	2	....	....	....	....
36	Rainy River	3	5	2	....	1	7	....	....	5	....	....	....	....
37	Renfrew	2	5	....	....	1	7	....	1	6	1	....	....	....
38	Simcoe	5	3	5	4	2	10	....	....	8	....	....	....	....
39	Stormont, Dundas and Glengarry	7	11	1	8	2	21	1	6	11	....	....	....	....
40	Sudbury	2	11	4	12	....	19	....	5	8	....	....	....	....
41	Temiskaming	6	9	11	5	....	21	4	3	24	....	....	....	....
42	Thunder Bay	6	10	2	2	4	29	....	4	23	26	....	....	....
43	Victoria	2	....	....	....	5	2	....	1	....	....	....	....	....
44	Waterloo	4	10	7	4	....	18	....	4	17	4	....	....	....
45	Welland	4	13	6	6	5	12	....	....	15	1	....	....	....
46	Wellington	1	3	3	....	....	7	1	1	10	1	....	....	....
47	Wentworth	30	22	10	17	11	32	18	8	50	9	....	....	....
	Total	199	303	178	165	107	599	31	129	604	127	....	....	....

Deputy Registrars and Deputy Clerks of the Crown for the year ending
ember, 1922.—*Concluded.*

Amount of Costs allowed thereunder (including Disbursements).	Number of days of sitting of Judge with Jury.	Number of days of sitting of Judge without Jury.	Number of Estreats ordered to be issued.	Number of Estreats issued.	Amount of Jury fees paid County or Provincial Treasurer	Amount of money paid into Court with Defence.	Amount of money paid out of Court.	Fees collected in law stamps by Deputy Clerks and Local Registrars.
....	10	9	......	......	21 00	....	....	572 80
....	1	9	......	......	21 00	....	....	560 50
....	7	3	......	......	9 00	....	....	188 70
....	5	27	......	......	24 00	3,659 60	....	876 60
....	....	....	......	......	....	....	....	31 40
....	3	....	......	......	3 00	....	....	54 00
....	3	6	......	......	3 00	....	....	309 70
....	27	52	......	......	63 00	2,536 07	....	3,179 75
....	....	7	......	......	....	....	....	270 70
....	1	9	......	......	6 00	....	....	264 90
....	3	....	......	......	6 00	....	....	111 80
....	2	2	......	......	3 00	....	....	85 50
....	4	12	......	......	24 00	....	....	112 85
....	1	1	......	......	3 00	200 00	....	182 60
....	7	....	......	......	....	900 28	....	94 60
....	2	16	......	......	3 00	200 00	....	736 10
....	7	5	......	......	15 00	....	....	283 50
....	2	1	......	......	9 00	14 69	....	157 60
....	2	7	......	......	6 00	....	....	462 40
....	1	3	......	......	....	....	....	150 00
....	3	11	......	......	15 00	....	....	347 20
....	....	....	......	......	....	....	....	6 80
....	8	29	......	......	48 00	19 03	....	331 50
....	....	....	......	......	....	....	....	35 30
....	2	5	......	......	6 00	800 00	....	282 30
....	2	2	......	......	....	....	....	94 10
....	6	2	......	......	9 00	....	....	225 10
....	5	4	......	......	9 00	....	....	253 40
....	1	4	......	......	6 00	....	....	249 40
....	2	2	......	......	6 00	8 27	....	107 60
....	....	....	......	......	....	300 00	300 00	59 90
....	....	9	......	......	....	....	....	349 50
....	6	7	......	......	12 00	....	....	418 90
....	2	1	......	......	9 00	....	....	118 70
....	....	2	......	......	....	....	....	57 60
....	6	4	......	......	....	2,149 15	....	187 60
....	3	2	......	......	....	....	....	136 70
....	2	4	......	......	6 00	....	....	226 90
....	3	5	......	......	6 00	....	....	408 90
....	3	7	......	......	6 00	....	....	48 00
....	4	6	......	......	9 00	1,165 20	....	486 50
....	9	9	......	......	....	....	....	732 30
....	3	6	......	......	9 00	80 00	....	169 70
....	6	11	......	......	3 00	....	....	457 30
....	7	4	1	......	12 00	1,817 72	....	682 40
....	5	2	......	......	9 00	....	....	255 00
....	28	14	......	......	84 00	10,784 95	....	2,003 60
....	204	321	1	......	483 00	24,634 96	300 00	17,418 20

Appendix D.—Business transacted by County and District Court

Number.	County or District.	Writs of summons issued.	Orders for arrest issued.	Actions entered in Procedure Book.			*Præcipe* orders issued.	Orders issued and signed by Local Judge.	Examination of Parties returned.	Records passed.	Actions entered for Trial with Jury.	Actions entered for Trial without Jury.	Number of actions tried with Jury.
				Writs issued during the year.	Do. previous years	Otherwise than by Writ.							
1	Algoma	104	....	60	5	2	2	39	22	13	....	12	....
2	Brant	71	....	61	5	11	....	11	8	15	7	8	4
3	Bruce	47	....	30	1	1	....	28	8	8	4	3	4
4	Carleton	264	....	182	19	....	7	48	39	87	6	44	4
5	Cochrane	24	....	24	....	....	1	1	1	....	....	....	....
6	Dufferin	12	....	10	....	12	....	14	3	5	1	4	1
7	Elgin	42	....	33	1	1	1	6	2	11	3	8	1
8	Essex	293	....	236	4	67	5	123	97	74	16	58	14
9	Frontenac	67	....	52	3	11	3	23	11	22	1	25	....
10	Grey	45	....	33	3	2	....	4	9	9	5	4	4
11	Haldimand	27	....	24	1	2	....	6	4	7	2	5	2
12	Halton	19	....	10	....	....	....	8	....	8	3	5	3
13	Hastings	53	1	36	3	5	2	9	19	15	6	9	5
14	Huron	48	....	37	1	2	....	4	16	11	3	8	1
15	Kenora	21	....	18	2	13	5	12	5	7	7	6	6
16	Kent	106	....	81	6	13	1	23	31	15	2	15	2
17	Lambton	53	....	42	....	26	....	13	11	6	1	5	....
18	Lanark	31	....	30	....	1	....	10	5	11	1	6	1
19	Leeds and Grenville	46	....	35	2	5	....	5	12	12	2	9	2
20	Lennox and Addington	20	....	16	....	....	....	2	6	4	....	4	....
21	Lincoln	57	....	40	4	2	....	3	20	13	1	15	1
22	Manitoulin	4	....	4	5	3	....	....	....	....	....	....	....
23	Middlesex	172	....	116	2	2	2	....	37	33	8	26	3
24	Muskoka	14	....	1	1	....	2	11	....	2	1	1	....
25	Nipissing	61	....	43	4	4	....	27	6	16	1	19	....
26	Norfolk	....	....	....	....	....	....	....	....	....	....	....	....
27	Northumberland and Durham	34	....	21	....	....	1	25	13	9	1	8	....
28	Ontario	40	....	29	4	11	....	9	5	11	3	8	3
29	Oxford	25	....	21	3	4	1	7	8	2	2	2	1
30	Parry Sound	28	....	20	....	12	....	6	6	7	....	7	....
31	Peel	16	....	....	....	....	....	....	....	....	....	....	....
32	Perth	72	....	72	....	10	2	14	13	15	3	13	3
33	Peterborough	83	....	69	4	24	2	....	19	19	5	14	3
34	Prescott and Russell	20	....	12	1	3	....	6	2	5	2	4	2
35	Prince Edward	15	....	16	....	1	....	7	5	5	1	3	1
36	Rainy River	39	....	31	2	4	....	13	13	10	1	9	....
37	Renfrew	41	....	31	2	....	....	4	4	....	....	9	....
38	Simcoe	96	....	43	2	....	....	21	18	96	2	19	2
39	Stormont, Dundas and Glengarry	48	....	32	4	7	4	7	....	12	....	12	1
40	Sudbury	111	....	81	9	....	4	64	....	29	1	28	1
41	Temiskaming	86	....	67	8	1	....	53	13	18	....	20	....
42	Thunder Bay	62	....	48	7	15	6	14	3	16	....	15	....
43	Victoria	29	....	22	6	3	....	8	2	7	....	6	....
44	Waterloo	89	1	64	4	1	1	16	26	20	....	20	....
45	Welland	98	....	98	....	17	1	31	20	20	4	12	6
46	Wellington	64	....	64	....	....	....	....	1	9	3	6	3
47	Wentworth	403	1	299	12	52	4	138	91	124	44	80	25
48	York	2,230	3	1,425	121	14	103	702	598	398	89	309	54
	Total	5,430	6	3,819	261	364	160	1,575	1,232	1,236	242	903	163

Clerks throughout the Province of Ontario for the year ending 31st December, 1922.

Number of actions tried without Jury.	Workmen's Compensation Actions for Trial		Number of Remanets standing for Trial		Number of Judgments entered without Trial.	Total amount of such Judgments without costs.	Total amount of Costs taxed thereunder (exclusive of Disbursements).	Total amount of Disbursements allowed.
	With Jury	Without Jury	With Jury	Without Jury				
12	......	......	......	......	30	4,388 56	724 01	487 90
3	......	......	4	3	24	10,822 30	469 20	251 46
2	......	......	......	......	12	5,707 76	202 58	91 70
33	......	......	1	4	113	42,909 57	2,109 77	795 28
....	......	......	......	......	11	3,241 80	231 60	88 90
3	......	......	......	1	5	2,497 66	141 60	45 35
8	......	......	1	2	17	9,803 11	308 60	198 21
46	......	......	......	14	120	54,058 82	2,367 03	836 15
18	......	......	......	5	27	21,300 00	762 33	216 00
5	......	......	1	......	22	11,109 48	436 80	185 61
5	......	......	......	1	10	5,811 23	253 40	85 20
4	......	......	......	......	3	999 00	49 25	26 25
1	......	......	......	8	12	4,817 62	558 35	96 40
7	......	..... .	2	3	14	6,406 11	259 90	110 54
....	......	......	......	......	12	3,869 06	715 68	153 18
12	......	......	......	4	56	32,859 65	1,484 45	660 11
4	......	......	......	......	21	10,657 88	373 20	177 94
6	......	......	......	......	12	5,936 90	251 86	115 91
9	......	......	......	1	23	11,940 10	471 60	267 02
4	......	......	......	......	10	4,329 49	328 60	136 60
14	......	......	......	1	18	8,252 53	313 90	128 85
....	......	......	1	1	5	2,146 38	136 95	53 13
22	......	......	......	4	40	18,434 87	748 54	222 96
....	......	......	......	1	7	2,824 12	96 21	21 00
12	......	......	......	2	21	9,353 43	345 60	154 38
....	......	......	......	......	....	....	....	....
6	......	......	1	2	4	1,906 64	94 20	35 39
7	......	......	1	......	13	5,224 86	283 00	108 34
5	......	......	......	......	14	6,993 05	272 40	154 41
8	......	......	......	......	7	2,727 90	133 80	73 12
....	......	......	......	......	....	....	....	....
9	......	......	......	4	17	8,046 48	297 60	137 17
10	......	......	......	2	24	1,731 40	412 00	233 50
3	......	......	......	1	8	3,482 68	155 15	86 77
3	......	......	......	......	....	1,647 32	251 04	149 00
4	......	......	......	6	16	7,822 23	304 33	128 60
7	......	......	......	1	24	11,424 49	409 50	255 59
19	......	......	......	......	33	23,517 39	671 00	294 44
8	......	......	1	3	15	5,390 83	336 20	120 49
21	......	......	......	......	59	30,892 50	1,044 60	502 34
10	......	......	......	8	45	92,778 46	723 76	258 03
15	......	......	......	......	26	12,625 25	484 80	192 95
4	......	......	......	2	12	6,259 31	449 00	130 95
9	......	......	......	5	38	17,515 19	831 40	255 36
12	......	......	......	......	31	13,078 78	513 40	206 90
3	......	......	2	2	21	9,591 00	790 57	244 05
39	......	......	4	11	112	53,043 40	2,758 37	933 07
273	......	......	34	85	673	284,561 85	13,356 00	5,168 34
705	......	......	53	187	1,837	894,738 44	38,713 13	15,274 84

APPENDIX D.—Business transacted by County and District Court

Number.	County or District.	Number of Judgments entered after Trial.	Total amount of such Judgments without costs.	Total amount of costs taxed thereunder (exclusive of Disbursements).	Total amount of Disbursements allowed.	Number of Judgments $400 and under.	Number of Judgments dismissing actions.	Number of Judgments in default of appearance or pleading.	Number of Judgments under Con. Rule 57.
1	Algoma	15	1,988 85	448 40	361 74	24	3	28	2
2	Brant	10	2,258 86	876 82	199 95	19	4	3	1
3	Bruce	4	994 45	195 70	252 95	8	....	10	....
4	Carleton	18	3,680 16	1,574 46	295 15	78	6	103	....
5	Cochrane	....	....	....	....	9	....	11	....
6	Dufferin	....	....	....	....	1	....	4	1
7	Elgin	3	859 56	147 00	139 65	7	....	18	....
8	Essex	40	8,658 11	2,145 54	685 30	66	7	120	....
9	Frontenac	8	2,368 00	623 85	400 25	22	7	27	....
10	Grey	5	2,979 12	359 15	321 78	17	....	21	1
11	Haldimand	4	305 00	146 40	20 80	3	2	8	1
12	Halton	2	1,017 75	295 00	....	2	1	3	....
13	Hastings	13	2,443 87	1,613 09	888 92	8	2	11	....
14	Huron	1	40 00	....	....	7	....	13	1
15	Kenora	1	50 88	295 58	....	7	....	....	....
16	Kent	7	2,317 75	614 90	487 30	16	4	49	7
17	Lambton	8	1,969 50	207 00	182 95	12	1	....	....
18	Lanark	5	606 00	285 20	234 92	8	2	12	....
19	Leeds and Grenville	8	1,985 26	616 00	730 47	11	3	23	....
20	Lennox and Addington	5	1,372 70	713 16	209 58	8	1	10	....
21	Lincoln	10	2,845 11	1,752 55	1,006 75	12	2	17	....
22	Manitoulin	....	....	....	....	2	....	5	....
23	Middlesex	19	4,447 64	1,126 95	892 23	18	2	37	1
24	Muskoka	....	....	....	....	3	....	5	....
25	Nipissing	5	1,365 85	327 24	167 66	12	1	21	....
26	Norfolk	....	....	....	....	....	....	....	....
27	Northumberland and Durham	5	849 10	681 09	146 43	3	3	4	....
28	Ontario	7	6,764 33	971 98	287 88	8	1	13	....
29	Oxford	6	....	577 00	141 50	9	4	14	....
30	Parry Sound	6	550 80	355 60	598 84	1	4	....	....
31	Peel	....	....	....	....	....	4	....	....
32	Perth	6	959 86	565 92	182 30	6	3	17	....
33	Peterborough	12	10,635 00	696 00	547 29	19	1	21	3
34	Prescott and Russell	3	....	199 10	134 10	7	2	8	....
35	Prince Edward	1	137 00	....	....	1	....	....	....
36	Rainy River	6	1,819 48	294 67	344 72	6	2	16	....
37	Renfrew	2	862 61	158 40	91 05	13	....	24	....
38	Simcoe	16	9,261 03	1,046 20	479 64	18	3	33	....
39	Stormont, Dundas and Glengarry	2	361 20	318 00	72 30	11	1	13	....
40	Sudbury	20	5,761 51	1,105 00	87 07	31	5	59	....
41	Temiskaming	15	3,909 86	273 20	86 20	23	21	4	43
42	Thunder Bay	9	7,512 23	972 20	17 00	13	3	26	....
43	Victoria	2	5,500 00	123 90	167 71	9	....	11	1
44	Waterloo	2	106 30	78 00	98 00	18	....	38	....
45	Welland	6	1,276 51	370 60	438 28	17	3	29	....
46	Wellington	2	579 34	100 30	11 30	21	....	14	....
47	Wentworth	56	14,555 19	5,819 85	1,900 17	85	10	95	20
48	York	317	110,961 75	11,010 84	2,188 95	479	71	673	56
	Total	692	226,917 52	40,081 84	15,499 08	1,178	189	1.671	138

Clerks throughout the Province of Ontario for the year ending 31st December, 1922—*Continued.*

Number of Judgments for reference to Master.	Writs of Execution issued.	Number of Writs of Execution renewed.	Number of Writs of Ca. Sa. issued.	Number of Certificates issued under Creditors' Relief Act.	Amount for which issued, without Costs.	Amount of Costs allowed thereunder (including Disbursements.)	Number of days of sittings of County Court.		Amount of Jury Fees paid County or Provincial Treasurers.	Amount of money paid into Court with defence.
							With Jury.	Without Jury		
......	17	6	......	......	....	....	......	15	....	1,010 76
......	26	2	......	......	....	....	6	7	9 00	....
......	11	1	......	1	123 90	4 10	10	3	6 00	222 00
1	124	26	......	......	....	....	5	26	9 00	1,414 48
......	10	......	......	......	....	....	......	......	....	100 00
......	4	1	......	......	....	....	5	2	1 50	....
......	19	3	......	......	....	....	5	8	4 50	....
2	133	8	......	10	3,840 49	91 15	20	52	25 50	658 75
1	36	17	......	12	1,772 60	90 25	......	16	1 50	....
......	22	1	......	2	211 58	6 00	7	7	7 50	....
......	4	2	......	......	....	....	6	3	3 00	....
......	5	1	......	1	507 63	6 50	3	8	4 50	222 00
......	22	4	......	45	4,875 23	248 14	4	6	9 00	280 00
......	15	4	......	......	....	....	8	12	4 50	276 16
......	7	......	......	......	....	....	......	......	....	233 38
......	60	8	......	24	4,630 09	121 30	3	20	7 00	....
......	29	1	......	......	....	....	11	11	1 50	....
......	7	......	......	......	....	....	1	14	3 00	95 00
......	23	3	......	3	1,371 92	39 95	2	9	3 00	551 49
......	10	......	......	......	....	....	......	9	....	....
......	14	......	......	......	....	....	2	16	1 50	....
......	7	......	......	......	....	....	......	......	....	....
......	50	8	......	......	....	....	4	22	12 00	459 30
......	3	......	......	......	....	....	......	......	....	557 58
......	16	3	......	......	....	....	......	11	1 50	363 20
......	......	......	......	......	....	....	......	......	....	....
......	14	5	......	......	....	....	3	6	1 50	1,263 20
......	18	2	......	......	....	....	4	5	6 00	....
......	22	1	......	......	....	....	3	7	3 00	88 00
......	17	4	......	......	....	....	......	12	....	21 83
4	2	......	......	......	....	....	......	......	....	....
......	20	3	......	......	....	....	3	11	4 50	....
......	33	1	......	......	....	....	6	18	7 50	....
......	9	......	......	......	....	....	2	4	1 50	274 91
......	......	......	......	......	....	....	2	8	....	100 00
......	15	......	......	......	....	....	......	5	....	622 41
......	32	3	......	......	....	....	......	6	....	....
......	42	......	......	......	....	....	4	24	15 00	1,067 80
......	15	......	......	......	....	....	3	9	....	930 21
......	76	......	......	......	....	....	1	20	1 50	324 49
2	66	1	......	......	....	....	......	8	....	345 49
......	36	24	......	......	....	....	......	18	....	301 57
......	12	......	......	......	....	....	......	7	....	421 41
......	37	4	......	......	....	....	......	18	....	197 10
......	30	1	......	......	....	....	6	20	6 00	....
......	19	......	......	......	....	....	5	3	4 50	....
1	119	28	......	......	....	....	15	21	66 00	551 06
9	701	195	......	1	1,275 00	35 00	72	256	133 50	12,256 19
20	2,009	371	......	99	18,608 44	642 39	231	763	365 50	25,209 77

Appendix D.—Business transacted by County and District Court

Number.	County or District.	Amount of money paid out of Court.	Number of Partition Matters.	Amount of money paid thereunder.	Amounts paid out.	Amounts of money in Court in County Court matters, including interest (under Con. Rule 769).
1	Algoma	623 46				427 10
2	Brant					
3	Bruce	205 00				17 33
4	Carleton	1,314 48				1,300 00
5	Cochrane					
6	Dufferin					
7	Elgin					10 82
8	Essex	1,018 72				1,279 22
9	Frontenac					
10	Grey					
11	Haldimand					
12	Halton	222 00				
13	Hastings	1,432 91				
14	Huron					550 26
15	Kenora					
16	Kent	190 97				
17	Lambton	106 56			120 65	
18	Lanark	95 00				256 71
19	Leeds and Grenville	215 24				926 72
20	Lennox and Addington					
21	Lincoln					32 89
22	Manitoulin					
23	Middlesex	359 30				253 17
24	Muskoka	558 12				
25	Nipissing	363 20				
26	Norfolk					
27	Northumberland and Durham	1,334 53				2,486 99
28	Ontario					56 29
29	Oxford	378 87				2,522 19
30	Parry Sound	21 83				477 47
31	Peel					28 73
32	Perth	247 65				512 21
33	Peterborough	402 14				5 68
34	Prescott and Russell					
35	Prince Edward	100 00	1			149 85
36	Rainy River	722 41				
37	Renfrew					
38	Simcoe	1,000 00				67 80
39	Stormont, Dundas and Glengarry	621 20				405 01
40	Sudbury	1,304 42				319 07
41	Temiskaming	452 05				1,081 53
42	Thunder Bay	301 57				
43	Victoria	192 55				228 86
44	Waterloo	197 37				372 76
45	Welland					
46	Wellington					
47	Wentworth	1,044 00				1,102 25
48	York	24,051 97				13,490 59
	Total	39,077 52	1		120 65	28,361 49

Clerks throughout the Province of Ontario for the year ending 31st December, 1922.—*Concluded.*

Number of Chattel Mortgages and Bills of Sale filed.	Total amount secured by such mortgages.	Number of mortgages renewed.	Number of discharges filed.	Number of assignments for benefit of creditors.	Number of Hire Receipts, etc., filed under R.S.O. Cap. 136.	Total amount secured by such Receipts, etc.	Amount of fees collected in law stamps under Section 42 of the Creditors' Relief Act.
303	259,498 68	50	22	8	338	175,938 71	....
192	350,312 83	48	13	....	812	443,437 19	....
186	117,518 00	67	10	....	264	175,461 32	80
380	280,259 26	93	47	....	2,118	1,711,903 14	....
53	52,915 49	1	....	....	90	61,377 53	....
58	40,191 72	18	5	....	113	48,128 08	....
248	349,195 71	94	8	2	890	337,332 72	....
437	737,397 06	71	29	....	3,016	1,997,829 60	16 80
236	251,542 00	64	9	....	571	297,687 00	9 00
319	924,297 62	106	5	3	1,087	256,151 96	....
102	67,471 01	20	2	2	151	78,290 55	....
89	105,525 21	13	13	....	242	152,084 54	3 00
421	440,867 45	143	10	1	767	413,588 75	74 55
84	129,011 76	55	5	....	291	107,273 95	....
58	91,822 45	13	6	5	51	98,036 35	19 00
252	789,779 26	107	16	37	3,006	662,142 23	23 30
176	306,554 18	53	25	....	375	800,949 00	....
70	62,425 53	51	6	....	186	121,672 95	....
222	144,145 09	105	11	3	647	214,362 55	6 20
84	191,562 74	58	13	....	250	92,487 50	....
156	1,058,409 31	40	14	3	856	499,819 89	....
75	39,461 49	39	2	....	24	3,215 00	....
181	430,353 88	54	20	1	4,554	1,388,417 46	....
119	181,667 58	46	9	1	62	82,023 09	....
200	163,702 33	45	8	....	471	267,024 81	....
154	15,903 78	44	16	....	495	204,001 17	....
213	570,665 14	94	21	1	529	303,775 99	....
163	147,273 52	56	16	2	749	541,598 23	....
140	337,194 86	57	10	....	507	239,342 01	....
140	119,073 70	41	14	....	87	58,576 59	....
67	513,853 35	24	14	....	189	912,909 00	....
141	498,118 21	33	11	10	969	510,959 83	....
141	71,750 92	53	8	2	287	206,178 08	....
225	1,769,756 53	64	8	....	54	77,979 57	....
90	61,004 73	50	5	2	140	100,680 65	....
101	54,663 29	19	7	4	....	52,098 15	....
144	178,022 27	66	7	1	....	....	....
433	561,622 77	130	12	....	561	308,605 72	....
387	307,943 84	104	18	....	505	181,034 34	....
464	335,412 31	135	21	9	461	231,388 69	....
527	593,408 12	39	10	14	608	442,626 72	....
287	6,308,901 00	50	25	4	1,926	756,397 36	....
78	44,762 88	16	5	....	282	111,939 59	....
169	2,740,860 45	32	20	1	1,243	890,778 20	....
279	565,158 13	43	15	....	1,238	1,034,226 50	....
174	277,691 39	47	12	....	458	361,627 71	....
489	9,149,954 19	108	51	....	3,892	2,900,436 30	....
3,152	6,626,606 00	821	388	....	19,125	13,273,085 00	....
12,859	39,415,489 02	3,580	1,022	116	55,537	34,186,881 27	152 65

APPENDIX E.—Return of business transacted by Surrogate Registrars throughout

Number.	County or District.	Total number of Probates issued.	Total number of Letters of Administration issued.	Total number of Letters of Guardianship issued.	Number of Grants issued where no per valued as follows:					
					$100,000, or over.	From $50,000 to $100,000.	From $25,000 to $50,000.	From $10,000 to $25,000.	From $5,000 to $10,000.	From $1,000 to $5,000
1	Algoma	43	41	1	......	1	......	7	8	45
2	Brant	149	59	......	2	2	5	17	28	79
3	Bruce	156	57	......	1	......	1	14	29	90
4	Carleton	319	165	5	6	13	13	37	62	191
5	Cochrane	......	......	......	......	......	......	......	......	......
6	Dufferin	66	28	......	......	......	1	5	13	46
7	Elgin	158	74	1	1	......	5	14	27	99
8	Essex	185	129	4	2	3	5	24	42	104
9	Frontenac	116	47	......	4	1	6	8	20	64
10	Grey	178	82	......	......	2	1	11	28	115
11	Haldimand	81	32	......	......	......	......	9	10	57
12	Halton	92	48	......	......	......	3	10	25	53
13	Hastings	150	77	2	1	3	2	11	26	86
14	Huron	202	80	1	......	2	5	23	38	119
15	Kenora	14	13	......	......	......	......	......	3	8
16	Kent	174	77	......	2	......	5	21	23	103
17	Lambton	148	84	1	1	2	4	13	25	107
18	Lanark	97	44	......	1	1	1	13	19	64
19	Leeds and Grenville	148	86	......	......	1	2	16	25	118
20	Lennox and Addington	52	21	......	......	1	3	7	7	33
21	Lincoln	118	48	1	1	3	6	13	19	66
22	Manitoulin	18	10	......	......	......	......	2	3	11
23	Middlesex	363	179	3	7	7	16	39	70	219
24	Muskoka	43	13	......	......	......	......	3	6	26
25	Nipissing	33	27	1	......	......	......	2	3	25
26	Norfolk	68	29	1	2	......	1	5	11	39
27	Northumberland and Durham	218	94	......	......	3	5	21	44	140
28	Ontario	150	56	......	1	......	4	18	26	81
29	Oxford	161	82	......	......	2	6	22	30	105
30	Parry Sound	41	35	......	......	2	......	2	3	28
31	Peel	62	35	1	1	......	3	10	13	33
32	Perth	164	59	2	......	......	4	25	32	99
33	Peterborough	118	44	3	......	1	2	15	19	75
34	Prescott and Russell	73	31	......	......	......	2	6	16	49
35	Prince Edward	70	23	2	......	1	......	4	13	48
36	Rainy River	12	22	1	......	......	......	1	1	11
37	Renfrew	70	39	1	2	1	1	9	12	43
38	Simcoe	218	84	3	......	......	5	23	41	123
39	Stormont, Dundas and Glengarry	135	45	3	1	......	4	13	37	73
40	Sudbury	23	27	......	......	......	......	3	4	16
41	Temiskaming	26	48	1	2	......	1	2	4	24
42	Thunder Bay	42	48	1	......	......	3	1	4	26
43	Victoria	72	34	1	1	......	2	7	14	47
44	Waterloo	180	50	1	......	4	9	16	30	89
45	Welland	158	76	2	2	......	3	13	27	92
46	Wellington	187	104	......	2	2	5	14	42	113
47	Wentworth	303	180	1	4	10	16	39	65	168
48	York	1,335	890	19	41	48	95	321	329	848
	Total	6,989	3,656	63	88	116	255	909	1,376	4,298

the Province of Ontario during the year ending 31st December, 1922.

sonality		Total number of Probates and Letters of Administration issued under R.S.O. Cap. 62, s. 73, ss. 1.	Total number of Probates and Letters issued under R.S.O. Cap. 62, s. 73, s.s. 2.	Total amount of personalty devolving.	Total amount of realty to be administered under R.S.O. Cap. 119, s. 3.	Amount of moneys in Court in Surrogate matters, including interest, Con. Rule 769.	Amount earned for		
From $400 to $1,000	$400 and under						Registrar's fees	Judge's fees	Fees to Crown
14	10	10	14	225,572 69	147,921 95	....	1,031 48	655 00	334 00
28	47	6	16	1,876,283 20	584,197 11	....	3,724 59	2,668 55	1,447 10
36	42	9	24	809,613 37	414,927 14	....	2,945 58	1,848 85	1,008 70
68	99	27	41	5,242,366 63	908,185 81	....	7,847 85	7,247 25	3,935 75
....	....	....	.....	....	....	....	....	....	....
12	17	7	10	330,498 64	233,120 95	....	1,528 10	824 20	436 80
35	52	10	25	1,088,800 10	661,791 13	....	3,544 07	2,399 00	1,282 30
52	82	20	20	2,233,489 59	1,256,902 05	81 26	4,559 50	4,381 80	2,308 05
27	33	15	12	1,196,273 82	400,207 30	....	2,333 80	2,061 10	1,077 50
51	52	17	31	642,974 23	291,902 98	....	3,519 95	1,969 75	1,135 50
12	25	5	5	351,781 78	298,732 00	....	1,732 17	941 45	440 10
21	21	1	6	530,985 68	514,057 27	....	2,256 00	1,468 55	760 90
42	58	21	31	1,035,605 00	129,796 00	....	3,881 93	2,183 03	1,155 00
45	51	19	25	1,245,667 73	556,356 31	....	4,642 66	2,418 30	1,382 40
3	8	2	......	39,720 70	42,425 00	....	391 58	187 00	116 80
38	59	26	14	1,274,091 28	783,926 79	....	3,525 70	2,783 80	1,550 60
37	44	7	26	1,050,812 81	605,187 33	301 47	3,235 18	2,208 00	1,271 20
18	24	2	20	1,011,173 76	318,095 50	....	2,632 70	1,774 45	956 90
30	42	22	15	822,214 89	491,677 21	....	3,526 70	1,875 50	995 20
7	15	1	6	386,606 86	183,900 00	....	1,305 20	858 35	427 90
33	25	11	13	1,088,149 41	612,006 00	9 72	2,876 31	2,434 90	1,156 30
7	3	2	6	86,618 40	38,780 93	....	369 52	173 50	108 60
74	113	46	42	4,887,701 88	1,912,346 49	....	6,738 31	8,124 45	4,356 30
10	11	4	10	171,297 12	63,151 00	....	780 60	376 00	214 10
14	17	6	12	126,320 98	146,749 59	....	726 15	442 50	237 00
16	24	16	24	163,795 75	144,905 03	....	1,961 72	1,680 25	727 40
49	50	18	32	1,339,638 19	697,654 94	....	4,542 15	2,904 25	1,599 00
25	51	20	18	1,329,445 97	568,691 13	....	3,301 20	2,427 75	1,291 50
31	47	5	34	1,097,965 07	654,693 29	664 06	4,965 44	2,517 50	1,390 10
13	28	11	18	247,377 44	87,017 87	220 43	917 39	422 75	300 30
8	29	8	22	1,049,298 64	391,885 00	....	1,610 95	1,028 50	895 85
33	32	11	23	1,025,897 93	490,153 84	....	3,652 30	2,111 50	1,160 00
27	26	10	11	630,177 11	388,661 83	....	2,770 08	1,647 75	800 30
13	18	11	10	424,119 82	234,835 00	....	1,600 70	928 50	517 10
12	17	5	9	333,370 58	318,177 28	....	1,544 35	864 20	493 10
7	15	3	11	42,844 02	35,737 99	....	369 55	149 75	119 30
27	15	5	18	789,890 87	576,998 26	....	2,019 40	1,635 00	884 00
29	81	81	29	1,144,463 11	737,872 27	....	4,537 63	2,766 00	1,467 60
25	30	16	11	881,677 08	406,667 37	....	3,480 85	1,931 55	972 30
11	16	6	7	116,249 06	165,227 00	....	580 44	514 25	274 10
12	30	17	17	617,178 77	113,649 50	....	759 55	906 45	477 10
17	40	8	17	215,861 34	235,037 69	....	1,062 25	671 00	388 50
17	15	4	10	755,025 51	338,858 73	205 09	2,065 04	1,392 50	711 00
32	51	14	18	1,290,075 22	564,013 00	....	4,075 26	2,564 30	1,310 90
39	60	14	13	1,116,189 37	854,299 84	....	3,379 45	2,563 75	1,417 30
40	35	13	56	1,398,478 00	645,011 00	....	4,606 53	2,888 25	1,564 90
69	113	29	59	3,760,120 12	1,882,639 21	502 70	7,705 63	6,899 75	3,632 00
274	286	118	274	30,162,968 00	11,689,544 00	....	35,173 55	48,726 70	24,847 25
1540	2059	739	1,165	77,686,727 52	33,818,574 91	1,984 73	166,337 04	142,447 48	75,335 90

APPENDIX F.—Return of fees and emoluments of the Judicial Officers throughout th
officers by the Province, the County and th

County or District and Town	Office	Officer	Amount earned	Salary paid by Province	Total earnings and salary in all offices	Total received for present year's services
ALGOMA:						
Sault Ste. Marie....	Sheriff..............	C. M. Macreath......	$ c. 4,134 62	$ c. 1,000 00	$ c. 5,134 62	$ 4,236 2
	Surrogate Judge......	¶Judge Stone........	....	1,000 00	....	....
	Local Master........	" "	....	....	....	....
	Crown Attorney......	G. W. Goodwin......	2,424 91	400 00	3,318 77	2,474 8
	Clerk of the Peace....	" "	493 86	....	....	287 8
	Local Registrar......	T. J. Foster..........	197 90	150 00	3,243 73	322 9
	District Court Clerk..	"	1,264 35	600 00	....	1,764 3
	Surrogate Registrar...	"	1,031 48	....	....	1,031 4
BRANT:						
Brantford.	Sheriff..............	J. W. Westbrook.....	3,506 82	....	3,506 82	2,830 4
	Surrogate Judge......	¶Judge Hardy.......	....	1,000 00	....	....
	Local Master........	"	....	....	....	....
	Crown Attorney......	W. M. Charlton, K.C.	2,069 40	....	2,938 73	1,771 7
	Clerk of the Peace....	"	869 33	....	....	599 5
	Local Registrar......	W. A. Hollinrake, K.C.	376 80	675 00	5,906 25	1,051 8
	County Court Clerk..	"	1,129 86	....	....	1,129 8
	Surrogate Registrar...	"	3,724 59	....	....	3,724 5
BRUCE:						
Walkerton	Sheriff..............	D. M. Jermyn.......	2,361 13	....	2,361 13	1,872 0
	Surrogate Judge......	¶Judge Klein........	....	1,000 00	....	....
	Local Master........	"	....	....	....	....
	Crown Attorney......	Tnos. Dixon.........	941 82	....	2,535 36	668 5
	Clerk of the Peace....	"	1,593 54	....	....	913 1
	Local Registrar......	R. E. Clapp.........	116 45	675 00	4,468 68	777 6
	County Court Clerk..	"	731 65	....	....	5:5 1
	Surrogate Registrar...	"	2,945 58	....	....	2,245 3
CARLETON:						
Ottawa...	Sheriff..............	G. C. Richardson.....	9,597 71	....	9,597 71	8,534 9
	Surrogate Judge......	*Judge Mulligan.....	1,300 00	....	1,300 00	....
	Local Master........	J. Bishop, K.C.......	1,540 95	....	3,221 07	1,540 9
	Deputy Registrar.....	"	1,680 12	....	....	1,680 1
	Crown Attorney......	J. A. Ritchie, K.C....	604 00	....	1,864 16	460 6
	Clerk of the Peace....	"	1,260 16	....	....	907 7
	Deputy Clerk of the Crown............	Horace Pratt........	261 97	450 00	11,203 47	711 9
	County Court Clerk..	"	2,643 65	....	....	2,643 6
	Surrogate Registrar...	"	7,847 85	....	....	7,847 8
COCHRANE:						
Cochrane.	Sheriff.............	J. D. Mackay........	....	....	....	....
	Surrogate Judge......	**Judge Caron.......	....	....	....	....
	Local Master........	"	423 81	....	423 81	372 7
	Crown Attorney......	J. M. Greer..........	142 20	....	306 10	....
	Clerk of the Peace....	"	163 90	....	....	....
	Local Registrar......	W. L. Warrell.......	....	....	....	....
	District Court Clerk..	"	161 65	....	161 65	161 6
	Surrogate Registrar...	"	....	....	....	....
DUFFERIN:						
Orangeville	Sheriff..............	H. Endacott.........	1,416 29	....	1,416 29	955 7
	Surrogate Judge......	¶Judge Fisher.......	....	1,000 00	....	....
	Local Master........	"	....	....	....	....
	Crown Attorney......	J. L. Island..........	783 34	....	1,498 94	470 7
	Clerk of the Peace....	"	715 60	....	....	380 0
	Local Registrar.......	J. A. V. Preston......	71 35	675 00	2,594 05	731 3
	County Court Clerk..	"	319 60	....	....	319 6
	Surrogate Registrar...	"	1,528 10	....	....	1,527 5

¶ 9 Geo. V, Ch. 26, s. 5.

* Judge Mulligan was appointed 2nd March, 1922. Judge Gunn died 10th Jan., 1922.

** Appointed by Order-in-Council 20th April, 1923.

rovince of Ontario for the year ending December, 1922, and of the total earnings of such
eneral Public, respectively, for the same period.

Total received for past year's services	Total receipts by officer from all his offices	Total disbursements	Net receipts.	Amount paid to Province under R.S.O. Cap. 17	Net income.	Earnings of each officer payable by the Province, the County, and the General Public, respectively. From Province	From County	From General Public	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,179 44	5,415 70	1,617 12	3,798 59	....	3,798 59	2,670 44	....	1,464 18	Algoma.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
835 80	3,899 25	600 00	3,299 25	....	3,299 25	2,224 91	....	200 00	
300 74	....	....	....	....	....	493 86	....	....	
25 00	3,243 73	504 75	2,738 98	23 79	2,715 19	150 00	....	197 90	
100 00	....	....	....	....	....	600 00	....	1,264 35	
....	....	....	....	....	....	....	....	1,031 48	
818 58	3,648 98	519 94	3,129 04	....	3,129 04	1,204 42	838 93	1,463 47	Brant.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
591 10	3,319 47	181 97	3,137 50	....	3,137 50	934 00	360 40	775 00	
357 11	....	....	....	....	....	143 75	689 28	36 30	
....	5,906 25	1,311 62	4,594 63	697 31	3,897 32	675 00	....	376 80	
....	....	....	....	....	....	....	....	1,129 86	
....	....	....	....	....	....	....	....	3,724 59	
575 76	2,447 81	1,090 31	1,357 50	....	1,357 50	934 00	741 45	685 68	Bruce.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
130 00	2,374 66	50 00	2,324 66	....	2,324 66	888 32	51 50	2 00	
662 96	....	....	....	....	....	264 77	1,322 71	6 06	
42 90	4,485 44	844 20	3,641 24	220 62	3,420 62	675 00	....	116 45	
346 15	....	....	....	....	....	....	....	731 65	
519 24	....	....	....	....	....	....	....	2,945 58	
1,496 80	10,031 75	3,536 70	6,495 05	....	6,495 05	2,880 46	1,137 90	5,579 55	Carleton.
....	1,300 00	....	1,300 00	....	1,300 00	....	....	1,300 00	
....	3,221 07	1,100 00	2,121 07	....	2,121 07	....	....	1,540 95	
....	....	....	....	....	....	....	....	1,680 12	
137 40	1,889 37	267 25	1,622 12	....	1,622 12	381 12	195 00	27 88	
383 62	....	....	....	....	....	109 65	652 91	497 60	
....	11,203 47	3,286 19	7,917 28	3,525 56	4,391 72	450 00	....	261 97	
....	....	....	....	....	....	....	....	2,643 65	
....	....	....	....	....	....	....	....	7,847 85	
....	....	....	....	....	....	....	....	....	Cochrane.
....	....	....	....	....	....	....	....	....	
....	372 75	110 60	262 15	....	262 15	....	....	423 81	
....	....	54 05	....	....	....	142 20	....	....	
....	....	....	....	....	....	148 90	....	15 00	
....	....	....	....	....	....	....	....	....	
....	161 65	....	161 65	....	161 65	....	161 65	....	
....	....	....	....	....	....	....	....	....	
665 91	1,621 65	418 66	1,202 99	....	1,202 99	648 30	529 19	238 80	Dufferin.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
207 70	1,352 59	81 86	1,270 73	....	1,270 73	198 95	442 39	142 00	
294 12	....	....	....	....	....	86 80	628 80	....	
....	2,578 45	116 85	2,461 60	....	2,461 60	675 00	....	71 35	
....	....	....	....	....	....	....	....	319 60	
....	....	....	....	....	....	....	....	1,528 10	

Appendix F.—Return of fees and emoluments of the Judicial

County or District and Town	Office	Officer	Amount earned	Salary paid by Province	Total earnings and salary in all offices	Total received for present year's services
ELGIN:			$ c.	$ c.	$ c	$ c.
St. Thomas	Sheriff	·/.W. H. Elliott	3,648 39		3,648 39	2,384 17
	Surrogate Judge	*D. C. Ross		1,000 00		
	Local Master	C. F. Maxwell	425 32		425 32	350 00
	Crown Attorney	A. McCrimmon	2,506 35		4,527 70	1,731 35
	Clerk of the Peace	“	2,021 35			1,250 43
	Local Registrar	D. McLaws	178 70	675 00	5,123 92	739 20
	County Court Clerk	“	726 15			689 05
	Surrogate Registrar	“	3 544 07			3 544 07
ESSEX:						
Sandwich	Sheriff	C. N. Anderson	8,546 26		8,546 26	8,299 61
	Surrogate Judge	¶Judge Coughlin		1,000 00		
	Local Master	“				
	Crown Attorney	‖G. A. Urquhart	Commuted	5,000 00		
	Clerk of the Peace	“				
	Local Registrar	Henry Clay	712 30	675 00	9,066 90	1,387 30
	County Court Clerk	“	3,120 10			3,120 10
	Surrogate Registrar	“	4,559 50			4,559 50
FRONTENAC:						
Kingston	Sheriff	‡R. F. Vair	2,900 52		2,900 52	2,900 52
	Surrogate Judge	¶Judge Lavell		1,000 00		
	Local Master	J. B. Walkem, K.C.	41 87		41 87	41 87
	Crown Attorney	#T. J. Rigney, K.C.	499 75		1,472 14	499 75
	Clerk of the Peace	“	972 39			972 39
	Local Registrar	T. M. Asselstine	54 10	675 00	1,903 01	729 10
	County Court Clerk	“	1,173 91			1,173 91
	Surrogate Registrar	Helen Fraser	2,333 80		2,333 80	2,333 80
GREY:						
Owen Sound	Sheriff	J. S. Wilson	3,497 23		3,497 23	3,178 07
	Surrogate Judge	¶Judge Sutherland		1,000 00		
	Local Master	“				
	Crown Attorney	T. H. Dyre	1,874 21		3,599 83	1,569 81
	Clerk of the Peace	“	1,725 62			1,293 49
	Local Registrar	†W. A. Bishop	79 45	750 00	5,099 20	704 45
	County Court Clerk	“	749 80			749 80
	Surrogate Registrar	“	3,519 95			3,519 95
HALDIMAND:						
Cayuga	Sheriff	M. McConnell	2,200 43		2,200 43	1,831 96
	Surrogate Judge	¶Judge Hopkins		1,000 00		
	Local Master	“				
	Crown Attorney	Harrison Arrell, K.C.	1,095 00		2,330 05	867 00
	Clerk of the Peace	“	1,235 05			926 25
	Local Registrar	J. C. Eccles	96 70	600 00	2,858 27	696 70
	County Court Clerk	“	429 40			390 15
	Surrogate Registrar	“	1,732 17			1,689 15
HALTON:						
Milton	Sheriff	S. Webster	2,373 75		2,373 75	1,845 23
	Surrogate Judge	¶Judge Elliott		1,000 00		
	Local Master	“				
	Crown Attorney	W. I. Dick	1,164 95		2,640 57	966 35
	Clerk of the Peace	“	1,475 62			812 84
	Local Registrar	W. J. McClenahan	53 60	600 00	3,302 20	653 60
	County Court Clerk	“	392 60			392 60
	Surrogate Registrar	“	2,256 00			2,256 00

‖ G. A. Urquhart's fees commuted, O.-in-C. 24 Feb., 1922.

* Judge Ross appointed 13th Feb., 1922.

‡R. F. Vair appointed O.-in-C. 1st Aug., 1922. Thos. Dawson, superannuated, held office from 1 Jan., 1922, to date of Mr. Vair's appointment.

·/. W. H. Elliott superannuated, to take effect from 1 Dec., 1922.

P. S. D. Harding appointed O.-in-C. 19 Feb., 1923.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's services	Total receipts by officer from all his offices	Total disbursements	Net receipts.	Amount paid to Province under R.S.O. Cap. 17	Net income.	Earnings of each officer payable by the Province, the County, and the General Public, respectively.			County or District
						From Province	From County	From General Public	
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,295 75	3,679 92	1,226 67	2,453 25	....	2,453 25	1,400 07	1,007 19	1,241 13	Elgin.
....	....	....	....	....	1,000 00	1,000 00	....	....	
250 00	600 00	200 00	400 00	....	400 00	....	....	425 32	
473 40	4,153 12	612 55	3,540 57	20 27	3,520 30	1,093 00	805 85	607 50	
697 94	....	....	....	....	....	208 30	1,813 05	....	
126 50	5,133 72	1,034 80	4,098 92	449 46	3,649 46	675 00	....	178 70	
26 40	....	....	....	....	....	....	....	726 15	
8 50	....	....	....	....	....	....	....	3,544 07	
1,679 63	9,979 24	3,397 50	6,581 74	73 56	6,508 18	3,644 20	1,924 00	2,978 06	Essex.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
....	....	....	....	....	....	....	....	....	
....	....	....	....	....	....	....	....	....	
....	9,066 90	1,955 29	7,111 61	2,800 45	4,311 16	675 00	....	712 30	
....	....	....	....	....	....	....	....	3,120 10	
....	....	....	....	....	....	....	....	4,559 50	
....	2,900 52	901 75	1,998 77	....	1,998 77	1,047 60	679 85	1,173 07	Frontenac.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	41 87	....	41 87	....	41 87	....	....	41 87	
....	1,472 14	777 54	694 60	....	694 60	....	499 75	....	
....	....	....	....	....	....	....	....	972 39	
....	1,903 01	81 50	1,821 51	....	1,821 51	675 00	....	54 10	
....	....	....	....	....	....	....	....	1,173 91	
....	2,333 80	200 00	2,133 80	....	2,133 80	....	....	2,333 80	
84 94	3,263 01	1,469 39	1,793 62	....	1,793 62	1,167 50	1,017 59	1,312 14	Grey.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
437 38	4,178 70	764 47	3,414 23	....	3,414 23	469 60	905 65	498 96	
878 02	....	....	....	....	....	100 45	1,556 27	68 90	
125 00	5,099 20	1,162 20	3,937 00	368 50	3,568 50	750 00	....	79 45	
....	....	....	....	....	....	....	....	749 80	
....	....	....	....	....	....	....	....	3,519 95	
308 67	2,140 63	380 64	1,759 99	....	1,759 99	773 82	832 01	594 60	Haldimand
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
89 00	2,183 25	536 00	1,647 25	....	1,647 25	538 68	246 32	310 00	
301 00	....	....	....	....	....	91 70	1,120 00	23 35	
....	2,844 70	215 70	2,629 00	12 90	2,616 10	600 00	....	96 70	
55 30	....	....	....	....	....	....	....	429 40	
13 40	....	....	....	....	....	....	....	1,732 17	
491 44	2,336 67	951 59	1,385 08	....	1,385 08	1,001 80	585 94	786 01	Halton.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
53 00	2,367 79	443 93	1,923 86	....	1,923 86	833 75	....	331 20	
535 60	....	....	....	....	....	....	1,453 32	22 30	
....	3,302 20	77 80	3,224 40	94 88	3,129 52	600 00	....	53 60	
....	....	....	....	....	....	....	....	392 60	
....	....	....	....	....	....	....	....	2,256 00	

#T. J. Rigney, K.C., was appointed by O.-in-C., Oct., 1922; J. L. Whiting died 15th Sept., 1922.

¶9 Geo. V., ch. 26, s. 5.

†Mr. W. A. Bishop died 15th Dec., 1922; T. H. Dyre acted from 15th Dec. to 31st Dec., 1922, inc.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town	Office	Officer	Amount earned	Salary paid by Province	Total earnings and salary in all offices	Total received for present year's services
			$ c.	$ c.	$ c.	$ c.
HASTINGS: Belleville	Sheriff	*M. B. Morrison	4,541 06		4,541 06	2,620 97
	Surrogate Judge	Judge Wills			1,000 00	
	Local Master	S. S. Lazier	Commuted	3,000 00		
	Deputy Registrar	"				
	Crown Attorney	†Wm. Carnew, K.C.	3,130 19		4,206 69	3,009 60
	Clerk of the Peace	"	1,076 50			807 59
	Deputy Clerk of the Crown	John Williams	197 75	450 00	6,046 74	647 75
	County Court Clerk	"	1,517 06			1,517 06
	Surrogate Registrar	"	3,881 93			3,881 93
HURON: Goderich	Sheriff	R. G. Reynolds	2,906 71		2,906 71	2,755 45
	Surrogate Judge	¶Judge Dickson		1,000 00		
	Local Master	"				
	Crown Attorney	C. Seager, K.C.	1,577 95		2,815 65	1,334 95
	Clerk of the Peace	"	1,237 70			1,214 50
	Local Registrar	D. McDonald	8 00	750 00	5,698 41	758 00
	County Court Clerk	"	297 75			297 75
	Surrogate Registrar	"	4,642 66			4,642 66
KENORA: Kenora	Sheriff	J. W. Humble	1,467 81	1,000 00	2,467 81	1,759 11
	Surrogate Judge	¶Judge Chapple		1,000 00		
	Local Master	"				
	Crown Attorney	H. P. Cooke, K.C.	1,604 04	250 00	2,314 04	1,176 00
	Clerk of the Peace	"	460 00			484 54
	Local Registrar	C. W. Chadwick	39 50	700 00	1,529 57	739 50
	County Court Clerk	"	398 49			398 49
	Surrogate Registrar	"	391 58			391 58
KENT: Chatham	Sheriff	‡E. W. Hardey	4,483 24		4,483 24	3,605 63
	Surrogate Judge	¶Judge Stanworth		1,000 00		
	Local Master	#Thos. Scullard	83 80		83 80	15 75
	Crown Attorney	H. D. Smith, K.C.	3,062 50		4,906 49	2,142 00
	Clerk of the Peace	"	1,843 99			1,786 24
	Local Registrar	D. E. Douglas	467 65	675 00	6,384 00	1,030 15
	County Court Clerk	"	1,715 65			1,715 65
	Surrogate Registrar	"	3,525 70			3,525 70
LAMBTON: Sarnia	Sheriff	A. J. Johnston	3,635 68		3,635 68	2,661 34
	Surrogate Judge	¶Judge Taylor		1,000 00		
	Local Master	"				
	Crown Attorney	F. W. Willson	3,283 29		4,774 64	2,802 18
	Clerk of the Peace	"	1,491 35			1,436 80
	Local Registrar	Alex. Saunders	176 61	675 00	4,779 42	739 11
	County Court Clerk	"	692 63			692 63
	Surrogate Registrar	"	3.235 18			3,235 18
LANARK: Perth	Sheriff	D. G. MacMartin	2,196 97		2,196 97	1,782 24
	Surrogate Judge	¶Judge Scott		1,000 00		
	Local Master	"				
	Crown Attorney	C. H. McKimm	1,227 83		1,858 93	1,040 70
	Clerk of the Peace	"	631 10			423 31
	Local Registrar	J. S. L. McNeely	122 45	675 00	3,961 24	675 00
	County Court Clerk	"	531 09			2,937 36
	Surrogate Registrar	"	2,632 70			

*Mr. M. B. Morrison died 9th March, 1923.

†Mr. Wm. Carnew died 5th Feb., 1923.

¶9 Geo. V., ch. 26, s. 5.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's services	Total receipts by officer from all his offices	Total disbursements	Net receipts.	Amount paid to Province under R.S.O. Cap. 17	Net income.	Earnings of each officer payable by the Province, the County, and the General Public, respectively.			County or District
						From Province	From County	From General Public	
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,320 65	3,941 62	1,005 89	2,935 73	....	2,935 73	1,373 90	1,057 40	2,109 76	Hastings.
....	....	....	....	....	1,000 00	....	....	1,000 00	
....	3,000 00	800 00	2,200 00	....	2,200 00	3,000 00	....	....	
....	....	....	....	....	....	....	....	....	
368 25	4,457 94	861 40	3,596 54	48 27	3,548 27	1,349 75	1,806 94	1,050 00	
272 50	....	....	....	....	....	....	....	....	
....	6,046 74	1,207 43	4,839 31	819 66	4,019 65	450 00	....	197 75	
....	....	....	....	....	....	....	....	1,517 06	
....	....	....	....	....	....	....	....	3,881 93	
95 56	2,851 01	643 26	2,207 75	....	2,207 75	894 15	1,034 58	977 98	Huron.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
218 00	2,811 30	30 00	2,781 30	....	2,781 30	927 00	299 00	351 95	
43 85	....	....	....	....	....	104 30	1,100 00	33 40	
....	5,698 41	1,339 80	4,358 61	579 31	3,779 30	750 00	....	8 00	
....	....	....	....	....	....	....	....	297 75	
....	....	....	....	....	....	....	....	4,642 66	
844 07	2,603 18	847 19	1,755 99	....	1,755 99	1,156 44	....	311 37	Kenora.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
231 94	2,108 78	60 00	2,048 78	....	2,048 74	1,079 04	....	525 00	
216 30	....	....	....	....	....	710 00	....	....	
....	1,529 57	600 00	929 57	....	929 57	700 00	....	39 50	
....	....	....	....	....	....	....	....	398 49	
....	....	....	....	....	....	....	....	391 58	
....	3,605 63	2,107 60	1,498 03	....	1,498 03	1,324 88	1,062 15	2,096 21	Kent.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	15 75	....	15 75	....	15 75	....	....	15 75	
700 55	4,712 69	1,328 00	3,384 69	....	3,384 69	1,918 70	868 80	275 00	
83 90	....	....	....	....	....	243 99	1,500 00	100 00	
225 00	6,496 50	1,600 55	4,895 95	847 97	4,047 98	675 00	....	467 65	
....	....	....	....	....	....	....	....	1,715 65	
....	....	....	....	....	....	....	....	3,525 70	
900 94	3,562 28	1,095 35	2,466 93	....	2,466 93	1,767 65	672 85	1,195 18	Lambton.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
400 35	4,794 43	1,383 11	3,411 32	....	3,411 32	1,966 59	409 77	906 93	
155 10	....	....	....	....	....	185 80	1,200 00	105 55	
112 50	4,779 42	900 00	3,879 42	339 71	3,539 71	675 00	....	176 61	
....	....	....	....	....	....	....	....	692 63	
....	....	....	....	....	....	....	....	3,235 18	
465 97	2,248 21	631 08	1,617 13	....	1,617 13	935 65	448 75	812 57	Lanark.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
193 74	1,902 20	108 20	1,794 00	....	1,794 00	483 00	280 58	464 25	
244 45	....	....	....	....	....	139 30	451 40	40 40	
223 20	3,835 56	334 80	3,500 76	150 38	3,350 38	675 00	....	122 45	
....	....	....	....	....	....	....	....	531 09	
....	....	....	....	....	....	....	....	2,632 70	

‡E. W. Hardey appointed O.-in-C., 4th July, 1922; H. D. Smith was acting Sheriff from 1st Jan., to Mr. Hardey's appointment.

#Thos. Scullard died 23rd March, 1923.

Appendix F.—Return of fees and emoluments of the Judicial

County or District and Town	Office	Officer	Amount earned	Salary paid by Province	Total earnings and salary in all offices	Total received for present year's services
Leeds and			$ c.	$ c.	$ c.	$ c.
Grenville:	Sheriff	J. A. McCammon	3,630 53	....	3,630 53	3,003 50
Brockville	Surrogate Judge	¶Judge Dowsley	....	1,000 00	....	....
	Local Master	“	....	....	....	....
	“ “	Judge Reynolds	67 36	....	67 36	11 00
	Crown Attorney	M. M. Brown	1,067 10	....	2,442 53	792 42
	Clerk of the Peace	“	1,375 43	....	....	1,038 40
	Local Registrar	A. E. Baker	147 10	750 00	5,363 35	897 10
	County Court Clerk	“	939 55	....	....	939 55
	Surrogate Registrar	“	3,526 70	....	....	3,526 70
Lennox &						
Addington:	Sheriff	§G. D. Hawley	1,952 18	....	1,952 18	1,573 74
Napanee	Surrogate Judge	¶Judge Madden	....	1,000 00	....	....
	Local Master	S. S. Lazier	147 80	....	147 80	73 50
	Crown Attorney	U. M. Wilson	939 84	....	1,938 45	837 84
	Clerk of the Peace	“	998 61	....	....	700 13
	Local Registrar	W. P. Deroche	159 20	600 00	2,444 10	759 20
	County Court Clerk	“	379 70	....	....	379 70
	Surrogate Registrar	“	1,305 20	....	....	1,305 20
Lincoln:						
St. Catharines	Sheriff	H O'Loughlin	3,700 42	....	3,700 42	3,531 44
	Surrogate Judge	¶Judge Campbell	....	1,000 00	....	....
	Local Master	“	....	....	....	....
	Crown Attorney	‖M. Brennan	1,157 00	....	2,581 75	887 00
	Clerk of the Peace	“	1,424 75	....	....	830 00
	Local Registrar	‡J. Clench	....	675 00	4,348 51	675 00
	County Court Clerk	“	797 20	....	....	797 20
	Surrogate Registrar	“	2,876 31	....	....	2,876 31
Manitoulin:	Sheriff	J .H. Fell	1,461 12	950 00	2,411 12	2,234 46
Gore Bay	Surrogate Judge	¶Judge Hewson	....	1.000 00	....	....
	Local Master	“	....	....	....	....
	Crown Attorney	W. F. McRae	1,223 75	250 00	1,978 70	1,144 75
	Clerk of the Peace	“	504 95	....	....	504 95
	Local Registrar	C. C. Platt	....	....	....	....
	District Court Clerk	“	93 50	850 00	1,313 02	943 50
	Surrogate Registrar	“	369 52	....	....	369 52
Middlesex:						
London	Sheriff	†D. A. Graham	5,482 47	....	5,482 47	5,271 27
	Surrogate Judges	Judge Macbeth	1,300 00	....	1,300 00	....
		Judge Judd	1,000 00	....	1,000 00	....
	Local Master	H. S. Blackburn	515 96	....	2,587 06	515 96
	Deputy Registrar	“	2,071 10	....	....	2,071 10
	Crown Attorney	*J. C. Elliott, K.C.	2,316 96	....	4,063 38	2,001 31
	Clerk of the Peace	“	1,746 42	....	....	1,236 43
	Deputy Clerk of the Crown	Edmund Weld	158 00	500 00	8,885 71	658 00
	County Court Clerk	“	1,489 40	....	....	1,489 40
	Surrogate Registrar	“	6,738 31	....	....	6,468 16
Muskoka:						
Bracebridge	Sheriff	D. H. MacLaren	1,814 23	750 00	2,439 23	2,048 18
	Surrogate Judge	¶Judge Mahaffy	....	1,000 00	....	....
	Local Master	“	....	....	....	....
	Crown Attorney	Thos. Johnson	374 05	250 00	1,062 96	276 85
	Clerk of the Peace	“	438 91	....	....	249 03
	Local Registrar	C. S. Salmon	94 85	450 00	1,724 60	544 85
	District Court Clerk	“	249 15	150 00	....	399 15
	Surrogate Registrar	“	780 60	....	....	780 60

‖M. Brennan resigned from office to take effect from the 31st Dec., 1922. ‡ J. Clench died Feb. 23.

†D. A. Graham was appointed Sheriff at London, 6th Jan., 1922. ¶ 9 Geo. V, chap. 26, s. 5.

*J. C. Elliott, K.C., appointed 25th July, 1922. A. R. Douglas acted from date of Mr. McKillop's death, *i.e.*, 23rd March, 1922, to date of Mr. Elliott's appointment.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's services	Total receipts by officer from all his offices	Total disbursements	Net receipts.	Amount paid to Province under R.S.O. Cap. 17	Net income.	Earnings of each officer payable by the Province, the County, and the General Public, respectively.			County or District
						From Province	From County	From General Public	
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
765 80	3,769 30	1,415 60	2,353 70	....	2,353 70	1,543 20	797 35	1,289 98	Leeds and Grenville.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
21 00	32 00	....	32 00	....	32 00	....	....	67 36	
327 44	2,649 78	451 99	2,197 79	....	2,197 79	669 10	325 00	73 00	
491 52	....	....	....	....	....	210 65	847 60	317 18	
....	5,468 95	1,082 35	4,386 60	593 30	3,793 30	750 00	....	147 10	
....	....	....	....	....	....	....	....	939 55	
105 60	....	....	....	....	....	....	....	3,526 70	
563 64	2,137 38	391 25	1,746 13	....	1,746 13	820 15	681 11	450 92	Lennox and Addington.
....	....	....	....	....	1,000 00	1,000 00	....	....	
51 70	125 20	32 00	93 20	....	93 20	....	....	147 80	
123 00	1,873 33	623 40	1,249 93	....	1,249 93	617 69	111 00	211 15	
212 36	....	....	....	....	....	109 05	843 21	46 35	
....	2,444 10	281 10	2,163 00	....	2,163 00	600 00	....	159 20	
....	....	....	....	....	....	....	....	...379 70	
....	....	....	....	....	....	....	....	1,305 20	
809 08	4,340 52	837 92	3,502 60	....	3,502 60	753 80	836 66	2,109 96	Lincoln.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
409 39	2,621 14	557 00	2,064 14	....	2,064 14	1,017 00	140 00	....	
494 75	....	....	....	....	....	94 00	1,155 75	175 00	
....	4,348 51	518 50	3,830 01	315 00	3,515 01	675 00	....	....	
....	....	....	....	....	....	....	....	797 20	
....	....	....	....	....	....	....	....	2,876 31	
364 15	2,598 61	308 75	2,289 86	....	2,289 86	1,084 85	....	376 27	Manitoulin.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
222 00	2,181 70	....	2,181 70	....	2,181 70	1,333 75	....	140 00	
60 00	....	....	....	....	....	504 95	....	....	
....	....	....	....	....	....	....	....	....	
....	1,313 02	10 00	1,303 02	....	1,303 02	850 00	....	93 50	
....	....	....	....	....	....	....	....	369 52	
....	5,271 27	1,749 47	3,521 80	....	3,521 80	1,429 55	1,041 70	3,011 22	Middlesex.
....	1,300 00	....	1,300 00	....	1,300 00	....	....	1,300 00	
....	1,000 00	....	1,000 00	....	1,000 00	....	....	1,000 00	
....	2,587 06	374 00	2,213 06	....	2,213 06	....	....	515 96	
....	....	....	....	....	....	....	....	2,071 10	
663 65	4,908 81	1,445 00	3,463 81	....	3,463 81	2,005 96	306 00	5 00	
1,007 42	....	....	....	....	....	148 60	1,515 72	82 10	
....	8,741 67	3,634 00	5,107 67	996 91	4,110 76	500 00	....	158 00	
....	....	....	....	....	....	....	....	1,489 40	
126 11	....	....	....	....	....	....	....	6,738 31	
392 55	2,440 73	1,340 04	1,100 69	....	1,100 69	1,456 75	....	357 48	Muskoka.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
157 45	1,160 35	26 65	1,133 70	....	1,133 70	374 05	....	....	
227 02	....	....	....	....	....	344 26	....	94 65	
....	1,724 60	24 40	1,700 20	....	1,700 20	600 00	....	94 85	
....	....	....	....	....	....	....	....	249 15	
....	....	....	....	....	....	....	....	780 60	

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§C. W. Vandervoort was appointed Sheriff by O.-in-C., 13th Dec., 1922. Sheriff Hawley, superannuated, remained in office until Jan. 15th, 1923. Sheriff Vandervoort not having assumed office until Jan. 16th. Mr. Hawley received during that period a net income of $409.00.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town	Office	Officer	Amount earned	Salary paid by Province	Total earnings and salary in all offices	Total received for present year's services
NIPISSING:			$ c.	$ c.	$ c.	$ c.
North	Sheriff	G. Caldbick	2,806 10	800 00	3,606 10	2,860 22
Bay ...	Surrogate Judge	¶Judge Valin	....	1,000 00	....	....
	Local Master	"	....	....	....	....
	Crown Attorney	T. E. McKee	1,386 15	125 00	2,013 90	1,057 50
	Clerk of the Peace	"	377 75	125 00	....	210 50
	Local Registrar	T. J. Bourke	231 10	150 00	2,402 45	381 10
	District Court Clerk	"	845 20	450 00	....	1,295 20
	Surrogate Registrar	"	726 15	....	....	726 15
NORFOLK:						
Simcoe...	Sheriff	W. Tisdale	2,171.16	....	2,171.16	1,716 71
	Surrogate Judge	¶Judge Boles	....	1,000 00	....	....
	Local Master	"	....	....	....	....
	Crown Attorney	W. E. Kelly, K.C.	2,479 81	....	5,296 21	2,025 81
	Clerk of the Peace	"	2,816 40	....	....	2,079 95
	Local Registrar	C. C. Rapelje	16 00	675 00	3,165 24	691 00
	County Court Clerk	"	512 52	....	....	512 52
	Surrogate Registrar	"	1,961 72	....	....	1,961 72
NORTH-UMBERLAND	Sheriff	D. J. Nesbitt	3,323 94	....	3,323 94	2,637 49
& DURHAM	Surrogate Judge	¶Judge Ward	....	1,000 00	....	....
Cobourg .	Local Master	"	....	....	....	....
	Crown Attorney	W. F. Kerr, K.C.	2,333 22	....	3,219 38	1,687 67
	Clerk of the Peace	"	886 16	....	....	513 21
	Local Registrar	J. T. Field	135 00	750 00	6,055 55	885 00
	County Court Clerk	"	628 40	....	....	628 40
	Surrogate Registrar	"	4,542 15	....	....	4,542 15
ONTARIO:						
Whitby ..	Sheriff	J. F. Paxton	2,681 87	....	2,681 87	1,970 07
	Surrogate Judge	¶Judge MacGillivray	....	1,000 00	....	....
	Local Master	Judge Ruddy	22 40	....	22 40	22 40
	Crown Attorney	J. E. Farewell, K.C.	1,298 15	....	2,308 94	735 50
	Clerk of the Peace	"	1,010 79	....	....	684 24
	Local Registrar	H. Bascom	59 60	675 00	4,578 10	734 60
	County Court Clerk	"	542 30	....	....	542 30
	Surrogate Registrar	"	3,301 20	....	....	3,301 20
OXFORD:						
Woodstock	Sheriff	Wm. McGhee	2,890.06	....	2,890.06	2,178.01
	Surrogate Judge	¶Judge Wallace	....	1,000 00	....	....
	Local Master	W. T. McMullen	33 30	....	33 30	....
	Crown Attorney	R. N. Ball, K.C.	1,181 44	....	2,233 57	970 04
	Clerk of the Peace	"	1,052 13	....	....	675 11
	Local Registrar	Peter McDonald	255 10	450 00	6,410 54	572 60
	County Court Clerk	"	740 00	....	....	690 50
	Surrogate Registrar	"	4,965 44	....	....	4,392 69
PARRY SOUND:	Sheriff	J. E. Armstrong	2,822 05	750 00	3,572 05	2,784 91
Parry Sound	Surrogate Judge	¶Judge Powell	....	1,000 00	....	....
	Local Master	"	....	....	....	....
	Crown Attorney	‡W. L. Haight, K.C.	Commuted	1,500 00	....	....
	Clerk of the Peace	"	....	....	....	....
	Local Registrar	Fred Tasker	204 00	600 00	2,416 79	804 00
	District Court Clerk	"	695 40	....	....	695 40
	Surrogate Registrar	"	917 39	....	....	917 39

¶9 Geo. V, chap. 26, s. 5.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's services	Total receipts by officer from all his offices	Total disbursements	Net receipts.	Amount paid to Province under R.S.O. Cap. 17	Net income.	Earnings of each officer payable by the Province, the County, and the General Public, respectively.			County or District
						From Province	From County	From General Public	
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
758 30	3,818 52	1,481 90	2,336 62	....	2,336 62	1,895 96	....	910 14	Nipissing.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
208 70	1,913 55	114 31	1,799 24	....	1,799 24	1,004 85	....	381 30	
186 85	....	....	....	....	....	338 75	....	39 00	
....	2,402 45	176 94	2,225 51	....	2,225 51	600 00	....	231 10	
....	....	....	....	....	....	....	....	845 20	
....	....	....	....	....	....	....	....	726 15	
459 34	2,176 05	797 40	1,378 65	....	1,378 65	840 10	708 75	622 31	Norfolk.
....	....	....	....	....	....	1,000 00	1,000 00	....	
....	....	....	....	....	....	....	....	....	
463 00	5,233 19	680 15	4,553 04	526 52	4,026 52	824 00	950 00	705 81	
664 43	....	....	....	....	....	65 35	2,619 40	131 65	
....	3,165 24	....	3,165 24	83 04	3,082 30	675 00	....	16 00	
....	....	....	....	....	....	....	....	512 52	
....	....	....	....	....	....	....	....	1,961 72	
843 25	3,480 74	1,389 77	2,090 97	....	2,090 97	1,149 95	948 52	1,225 47	Northumberland & Durham.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
431 75	3,111 58	464 12	2,647 46	....	2,647 46	1,281 50	455 15	596 57	
478 95	....	....	....	....	....	208 85	651 91	25 40	
....	6,055 55	901 20	5,154 35	1,038 92	4,115 43	750 00	....	135 00	
....	....	....	....	....	....	....	....	628 40	
....	....	....	....	....	....	....	....	4,542 15	
580 80	2,550 87	865 80	1,685 07	....	1,685 07	1,067 25	723 19	891 43	Ontario.
....	....	....	....	....	1,000 00	1,000 00	....	....	
14 68	37 08	....	37 08	....	37 08	....	....	22 40	
326 55	2,127 69	441 00	1,686 69	....	1,686 69	749 65	279 00	269 50	
381 40	....	....	....	....	....	149 15	861 64	....	
....	4,578 10	784 20	3,793 90	296 95	3,496 95	675 00	....	59 60	
....	....	....	....	....	....	....	....	542 30	
....	....	....	....	....	....	....	....	3,301 20	
1,119 55	3,297 56	1,371 32	1,926 24	....	1,926 24	910 75	717 10	1,262 21	Oxford.
....	....	....	....	....	1,000 00	1,000 00	....	....	
81 05	81 05	....	81 05	....	81 05	....	....	33 30	
304 00	2,461 42	....	2,461 42	....	2,461 42	457 00	39 40	685 04	
512 27	....	....	....	....	....	235 33	809 05	7 75	
112 50	6,435 52	1,609 88	4,825 64	812 82	4,012 82	450 00	....	255 10	
37 50	....	....	....	....	....	....	....	740 00	
629 73	....	....	....	....	....	....	....	4,965 44	
870 71	3,655 62	1,575 59	2,080 03	....	2,080 03	2,121 05	....	701 00	Parry Sound.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
....	....	....	....	....	....	....	....	....	
....	....	....	....	....	....	....	....	....	
....	2,416 79	40 70	2,376 09	....	2,376 09	600 00	....	204 00	
....	....	....	....	....	....	....	....	695 40	
....	....	....	....	....	....	....	....	917 39	

‡Mr. Haight's fees commuted.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town	Office	Officer	Amount earned	Salary paid by Province	Total earnings and salary in all offices	Total received for present year's services
			$ c.	$ c.	$ c.	$ c.
PEEL: Brampton	Sheriff	N. Henderson	2,185 31		2,185 31	1,779 12
	Surrogate Judge	¶Judge Justin		1,000 00		
	Local Master	"				
	Crown Attorney	*W. S. Morphy	Commuted	1,340 00		
	Clerk of the Peace	"				
	Local Registrar	J. B. Dixon	8 00	600 00	2,322 95	608 00
	County Court Clerk	"	104 00			104 00
	Surrogate Registrar	"	1,610 95			1,610 95
PERTH: Stratford:	Sheriff	Thos. Magwood	3,341 54		3,341 54	2,577 92
	Surrogate Judge	¶Judge Barron		1,000 00		
	Local Master	"				
	Crown Attorney	G. G. McPherson, K.C.	1,456 30		2,915 06	1,264 30
	Clerk of the Peace	"	1,458 76			891 83
	Local Registrar	E. Sydney Smith, K.C.	256 65	675 00	5,580 60	861 52
	County Court Clerk	"	996 65			868 00
	Surrogate Registrar	"	3,652 30			3,409 47
PETERBOROUGH: Peterborough	Sheriff	J. A. Hall	2,324 55		2,324 55	1,603 66
	Surrogate Judge	¶Judge Huycke		1,000 00		
	Local Master	"				
	Crown Attorney	G. W. Hatton	1,613 70		2,845 84	1,319 10
	Clerk of the Peace	"	1,232 14			699 46
	Local Registrar	G. J. Sherry	558 25	675 00	5,204 33	879 15
	County Court Clerk	"	1,201 00			934 15
	Surrogate Registrar	"	2,770 08			2,683 88
PRESCOTT & RUSSELL: L'Orignal	Sheriff	‖S. W. Wright	1,963 03		1,963 03	1,400 90
	Surrogate Judge	¶Judge Constantineau		1,000 00		
	Local Master	"				
	Crown Attorney	Louis Coté	421 95		421 95	
		†W. S. Hall	433 05		884 95	295 20
	Clerk of the Peace	"	451 90			190 68
	Local Registrar	Joseph Belanger	88 10	675 00	2,724 80	747 90
	County Court Clerk	"	361 00			353 00
	Surrogate Registrar	"	1,600 70			1,548 85
PRINCE EDWARD: Picton	Sheriff	D. J. Barker	2,027 68		2,027 68	1,765 38
	Surrogate Judge	¶Judge McLean		1,000 00		
	Local Master	"				
	Crown Attorney	M. R. Allison	816 89		1,409 48	741 89
	Clerk of the Peace	"	592 59			419 37
	Local Registrar	R. H. Hubbs	37 30	600 00	2,575 74	637 30
	County Court Clerk	"	394 09			374 09
	Surrogate Registrar	"	1,544 35			1,544 35
RAINY RIVER: Fort Frances	Sheriff	W. A. Baker	2,235 47	750 00	2,985 47	2,236 07
	Surrogate Judge	¶Judge McLennan		1,000 00		
	Local Master	"				
	Crown Attorney	N. L. Croome	955 20	250 00	1,705 25	1,118 20
	Clerk of the Peace	"	500 05			327 05
	Local Registrar	W. P. Pilkey	81 70	600 00	1,485 95	531 70
	District Court Clerk	"	434 70			434 70
	Surrogate Registrar	"	369 55			369 55

†Mr. Hall was appointed by O.-in-C., 23rd March, 1922. Mr. Coté held office from 1st Jan. to 14th April, 1922.

*Mr. Morphy's fees commuted.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's services	Total receipts by officer from all his offices	Total disbursements	Net receipts.	Amount paid to Province under R.S.O. Cap. 17	Net income.	Earnings of each officer payable by the Province, the County, and the General Public, respectively. From Province	From County	From General Public	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
670 60	2,449 72	960 15	1,489 57	....	1,489 57	684 50	603 28	897 53	Peel.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
....	....	....	....	....	....	....	....	....	
....	2,322 95	116 20	2,206 75	....	2,206 75	600 00	....	8 00	
....	....	....	....	....	....	....	....	104 00	
....	....	....	....	....	....	....	....	1,610 95	
1,007 44	3,585 36	1,415 63	2,169 73	....	2,169 73	1,130 50	909 15	1,301 89	Perth.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
459 60	3,371 39	503 00	2,868 39	....	2,868 39	725 90	232 40	498 00	
755 66	....	....	....	....	....	64 70	1,369 66	24 40	
4 87	5,467 68	1,562 95	3,904 73	352 36	3,552 37	675 00	....	256 65	
219 05	....	....	....	....	....	....	....	996 65	
104 77	....	....	....	....	....	....	....	3,652 30	
704 64	2,308 30	861 01	1,447 29	....	1,447 29	884 78	691 13	748 64	Peterborough
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
451 00	3,007 08	1,033 29	1,973 79	....	1,973 79	815 10	58 00	740 60	
537 52	....	....	....	....	....	86 50	985 33	160 31	
394 72	5,273 45	809 65	4,463 80	631 90	3,831 90	675 00	....	558 25	
304 45	....	....	....	....	....	....	....	1,201 00	
77 10	....	....	....	....	....	....	....	2,770 08	
531 80	1,932 70	853 23	1,079 47	....	1,079 47	953 00	469 69	540 34	Prescott &Russell
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
....	....	....	....	....	....	....	....	....	
....	485 88	191 65	294 23	....	294 23	433 05	....	....	
....	....	....	....	....	....	56 53	394 37	1 00	
....	2,661 90	550 10	2,111 80	....	2,111 80	675 00	....	88 10	
1 00	....	....	....	....	....	....	....	361 00	
11 15	....	....	....	....	....	....	....	1,600 70	
245 30	2,010 68	166 65	1,844 03	....	1,844 03	619 00	849 00	559 68	Prince Edward.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
508 25	1,882 27	350 00	1,532 27	....	1,532 27	256 39	465 50	95 00	
212 76	....	....	....	....	....	62 20	520 54	9 85	
....	2,685 39	566 20	2,119 19	....	2,119 19	600 00	....	37 30	
20 00	....	....	....	....	....	....	....	394 09	
109 65	....	....	....	....	....	....	....	1,544 35	
755 17	2,991 24	923 46	2,067 78	....	2,067 78	1,263 20	....	972 27	Rainy River
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
366 00	2,045 80	72 97	1,972 83	....	1,972 83	652 40	....	552 80	
234 55	....	....	....	....	....	250 05	....	250 00	
....	1,335 95	640 27	695 68	....	695 68	600 00	....	81 70	
....	....	....	....	....	....	....	....	434 70	
....	....	....	....	....	....	....	....	369 55	

||S. W. Wright appointed by O.-in-C., 30th Aug., 1922. Albert Hagar, superannuated, held office from 1st Jan. to 29th Aug., 1922.

¶9 Geo. V, chap. 26, s. 5.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town	Office	Officer	Amount earned	Salary paid by Province	Total earnings and salary in all offices	Total received for present year's services
RENFREW:			$ c.	$ c.	$ c.	$ c.
Pembroke	Sheriff	Alex. Morris	3,243 09	....	3,243 09	2,941 74
	Surrogate Judge	¶Judge McNamara	....	1,000 00	....	....
	Local Master	....	....	....	....	....
	Crown Attorney	J. H. Burritt, K.C.	592 31	....	1,570 08	483 41
	Clerk of the Peace	"	977 77	....	....	665 23
	Local Registrar	J. M. Beatty	20 00	600 00	3,319 80	620 00
	County Court Clerk	"	544 50	....	....	544 50
	Surrogate Registrar	"	2,155 30	....	....	2,019 40
SIMCOE:						
Barrie	Sheriff	D. H. MacLaren	4,058 66	....	4,058 66	3,468 72
	Surrogate Judge	¶Judge Vance	....	1,000 00	....	....
	Local Master	J. R. Cotter	42 60	....	3,682 27	42 60
	Crown Attorney	"	1,674 56	....	....	1,402 61
	Clerk of the Peace	"	1,965 11	....	....	1,213 49
	Local Registrar	John MacKay	96 00	750 00	2,006 10	846 00
	County Court Clerk	"	1,160 10	....	....	1,160 10
	Surrogate Registrar	A. E. Little	4,537 63	....	4,537 63	4,537 63
STORMONT DUNDAS AND GLENGARRY:						
Cornwall	Sheriff	W. R. Mack	3,521 82	....	3,521 82	2,880 49
	Surrogate Judge	¶Judge O'Reilly	....	1,000 00	....	....
	Local Master	"	....	....	....	....
	Crown Attorney	J. G. Harkness	1,975 64	....	2,768 76	1,618 58
	Clerk of the Peace	"	793 12	....	....	553 29
	Local Registrar	*J. A. McDougald	34 00	750 00	5,047 80	659 00
	County Court Clerk	"	782 95	....	....	782 95
	Surrogate Registrar	"	3,480 85	....	....	3,480 85
SUDBURY:						
Sudbury	Sheriff	A. Irving	4,508 45	750 00	5,258 45	4,586 16
	Surrogate Judge	¶Judge Kehoe	....	1,000 00	....	....
	Local Master	"	....	....	....	....
	Crown Attorney	R. R. McKessock, K.C.	3,969 65	250 00	4,759 80	3,429 15
	Clerk of the Peace	"	540 15	....	....	327 65
	Local Registrar	J. D. Shipley	156 65	600 00	2,779 04	306 65
	District Court Clerk	"	1,441 95	....	....	1,666 95
	Surrogate Registrar	"	580 44	....	....	805 44
TEMISKAMING:						
Haileybury	Sheriff	Geo. Caldbick	4,508 48	1,000 00	5,508 48	5,227 54
	Surrogate Judge	¶Judge Hartman	....	1,000 00	....	....
	Local Master	"	....	....	....	....
	Crown Attorney	F. L. Smiley	1,269 13	250 00	2,028 73	1,104 16
	Clerk of the Peace	"	509 60	....	....	415 35
	Local Registrar	T. J. Meagher	262 95	600 00	3,188 45	412 95
	District Court Clerk	"	1,565 95	....	....	2,015 95
		"	759 55	....	....	759 55
THUNDER BAY:						
Port Arthur	Sheriff	A. W. Thompson	6,695 53	1,000 00	7,695 00	6,405 66
	Surrogate Judge	||Judge McKay	....	1,000 00	....	....
	Local Master	"	....	....	....	....
	Crown Attorney	W.F.Langworthy, K.C.	1,444 85	250 00	2,002 00	1,021 80
	Clerk of the Peace	"	307 15	....	....	103 85
	Local Registrar	Keith Munro	220 00	600 00	3,784 50	564 13
	District Court Clerk	"	1,902 25	....	....	1,902 25
	Surrogate Registrar	"	1,062 25	....	....	1,062 25

¶9 Geo. V., chap. 26, s. 5.

*J. A. McDougald died, 9th Jan., 1923.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's services	Total receipts by officer from all his offices	Total disbursements	Net receipts.	Amount paid to Province under R.S.O. Cap. 17	Net income.	Earnings of each officer payable by the Province, the County, and the General Public, respectively. From Province	From County	From General Public	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
358 15	3,299 89	1,040 92	2,258 97		2,258 97	860 65	1,198 15	1,184 29	Renfrew.
					1,000 00	1,000 00			
13 00	1,474 18	424 00	1,050 18		1,050 18	434 31	146 00	12 00	
312 54						57 15	746 47	174 15	
	3,183 90	383 00	2,800 90	30 09	2,770 81	600 00		20 00	
								544 50	
								2,019 40	
744 91	4,213 63	2,990 67	1,222 96		1,222 96	1,311 17	843 70	1,903 79	Simcoe.
					1,000 00	1,000 00			
	3,817 03	620 22	3,196 81		3,196 81			42 60	
589 83						907 85	299 05	467 66	
568 50						171 20	1,370 12	423 79	
	2,006 10	180 00	1,826 10		1,826 10	750 00		96 00	
								1,160 10	
	4,537 63	980 00	3,557 63	178 81	3,378 82			4,537 63	
593 48	3,473 97	692 72	2,781 25		2,781 25	1,106 90	687 57	1,727 25	Stormont, Dundas and Glengarry.
					1,000 00	1,000 00			
540 33	2,960 40	360 35	2,600 05		2,600 05	573 24	382 20	1,020 20	
248 20						102 10	624 24	66 78	
125 00	5,047 80	2,185 86	2,861 94	36 19	2,825 75	750 00		34 00	
								782 95	
								3,480 85	
722 60	5,308 76	1,976 40	3,332 36		3,332 36	2,370 86		2,137 59	Sudbury.
					1,000 00	1,000 00			
774 95	5,043 00	1,900 00	3,143 00		3,143 00	2,374 40		1,595 25	
261 25						422 65		117 50	
	2,779 04	520 00	2,259 04		2,259 04	600 00		156 65	
								1,441 95	
								580 44	
1,919 72	7,147 26	3,486 55	3,660 71		3,660 71	1,648 30		2,860 18	Temiskaming.
					1,000 00	1,000 00			
470 12	2,241 23	800 00	1,441 23		1,441 23	1,087 83		181 30	
251 60						322 35		187 25	
	3,188 45	523 90	2,664 55	16 45	2,648 10	600 00		262 95	
								1,565 95	
								759 55	
1,264 46	7,670 12	3,379 78	4,290 34		4,290 34	3,675 86		3,019 67	Thunder Bay.
					1,000 00	1,000 00			
376 50	1,977 15		1,977 15		1,977 15	1,694 85			
225 00						307 15			
	3,528 63	151 60	3,377 03	125 40	3,251 63	600 00		220 00	
								1,902 25	
								1,062 25	

||Judge O'Leary superannuated.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town	Office	Officer	Amount earned	Salary paid by Province	Total earnings and salary in all offices	Total received for present year's services
			$ c.	$ c.	$ c.	$ c.
Victoria: Lindsay	Sheriff	A. E. Vrooman	1,294 95		1,294 95	1,126 54
	Surrogate Judge	*Judge McMillan	1,000 00			
	Local Masters	Judge McMillan				
		‡Judge Swayze				
	Crown Attorney	J. E. Anderson	1,193 53		1,985 73	1,047 18
	Clerk of the Peace	"	792 20			426 84
	Local Registrar	A. T. Porter	117 46	675 00	3,347 35	792 46
	County Court Clerk	"	489 85			489 85
	Surrogate Registrar	"	2,065 04			2,065 04
Waterloo: Kitchener	Sheriff	H. G. Lackner	3,759 06		3,759 06	2,639 25
	Surrogate Judge	¶Judge Hearn		1,000 00		
	Local Master	J. J. A. Weir	81 95		81 95	42 25
	Crown Attorney	D. S. Bowlby	2,917 38		4,444 58	2,278 48
	Clerk of the Peace	"	1,527 20			942 00
	Local Registrar	E. J. Beaumont	248 25	675 00	2,039 15	913 75
	County Court Clerk	"	1,115 90			1,007 25
	Surrogate Registrar	J. M. Scully	4,075 26		4,075 26	3,578 36
Welland: Welland	Sheriff	‡ James Smith	3,834 08		3,834 08	2,933 93
	Surrogate Judge	¶Judge Livingstone		1,000 00		
	Local Master	"				
	Crown Attorney	T. D. Cowper, K.C.	2,587 35		3,751 32	1,895 55
	Clerk of the Peace	"	1,163 97			761 99
	Local Registrar	J. E. Cohoe	479 00	800 00	5,685 75	1,279 00
	County Court Clerk	"	1,027 30			1,027 30
	Surrogate Registrar	"	3,379 45			3,379 45
Wellington: Guelph	Sheriff	A. S. Allan	3,455 72		3,455 72	2,950 89
	Surrogate Judge	¶Judge Spotton		1,000 00		
	Local Master	W. H. Kingston, K.C.	66 13		5,721 36	66 13
	Local Registrar	"		300 00		300 00
	County Court Clerk	"	748 70			748 70
	Surrogate Registrar	"	4,606 53			4,606 53
	Crown Attorney	J. M. Kearns	1,941 44		4,049 51	1,494 94
	Clerk of the Peace	"	2,108 07			1,864 60
Wentworth: Hamilton	Sheriff	J. T. Middleton	11,946 12		11,946 12	9,822 54
	Surrogate Judge	Judge Snider	1,500 00		1,500 00	
	" "	Judge Gauld	1,000 00		1,424 40	1,000 00
	Local Master	"	424 40			424 40
	Crown Attorney	†G. W. Ballard	Commuted	5,000 00		
	Clerk of the Peace	"				
	Local Registrar	H. C. Gwyn, K.C.	179 02	750 00	12,420 98	741 52
	County Court Clerk	"	3,786 33			3,786 33
	Surrogate Registrar	"	7,705 63			7,705 63
York: Toronto	Sheriff	A. McCowan	21,523 08		21,523 08	18,760 28
	Surrogate Judges	Judge Coatsworth	2,600 00		2,600 00	
	" "	Judge Morson	1,600 00		1,600 00	
	" "	Judge Denton	1,600 00		1,600 00	
	" "	Judge Widdifield	1,600 00		1,600 00	
	" "	Judge Tytler	1,000 00		1,000 00	
	" "	#Judge O'Connell				
	Crown Attorney	‖E. N. Armour, K.C.	Commuted	7,500 00		
	Clerk of the Peace	☐H. E. Irwin, K.C.	8,748 07		8,748 07	6,119 35
	County Court Clerk	R. A. Pyne	18,394 80		18,394 80	18,394 80
	Surrogate Registrar	A. F. Wallis	35,173 55		35,173 55	35,173 55
Toronto	Sheriff	Fred'k Mowat	46,578 99		46,578 99	43,268 51

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*Judge McMillan died, 24th Aug., 1922. He was Junior Judge, ss. 5 of Sec. 5, 9 Geo. V., ch. 26

‡Judge Swayze paid in cash to date of death of Judge McMillan.—9 Geo. V, chap. 25, s. 5, ss. 5.

¶9 Geo. V., chap. 26, s. 5. †Mr. Ballard's fees commuted. ‖Mr. Armour's fees commuted.

☐ Fees under The Naturalization Act not included, but are to be accounted for in annual return for 1923.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's services	Total receipts by officer from all his offices	Total disbursements	Net receipts.	Amount paid to Province under R.S.O. Cap. 17	Net income.	Earnings of each officer payable by the Province, the County, and the General Public, respectively.			County or District
						From Province	From County	From General Public	
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
397 85	1,524 39	441 59	1,082 80	....	1,082 80	657 90	532 45	104 60	Victoria.
....	....	....	....	....	1,000 00	....	....	1,000 00	
....	....	....	....	....	....	....	....	....	
....	....	....	....	....	....	....	....	....	
181 60	1,978 60	317 76	1,660 84	....	1.660 84	1,015 15	155 87	22 51	
322 98	....	....	....	....	....	35 50	756 70	....	
....	3,347 35	1,367 39	1,979 96	....	1,979 96	675 00	....	117 46	
....	....	....	....	....	....	....	....	489 85	
....	....	....	....	....		....	....	2,065 04	
1,024 37	3,663 62	1,432 71	2,230 91	....	2,230 91	1,236 98	687 54	1,834 54	Waterloo.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	42 25	....	42 25	....	42 25	....	....	81 95	
243 20	3,743 43	800 00	2,943 43	....	2,943 43	1,486 90	587 68	842 80	
279 75	....	....	....	....	....	72 40	1,200 00	254 80	
27 10	2,063 55	270 00	1,793 55	....	1,793 55	675 00	....	248 25	
115 45	....	....	....	....	....	....	....	1,115 90	
616 32	4,194 68	1,301 45	2,893 23	39 33	2,853 90	....	....	4,075 26	
726 95	3,660 88	1,234 00	2,426 88	....	2,426 88	1,275 00	925 00	1,634 08	Welland.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	....	....	....	....	....	....	....	....	
526 00	3,501 10	742 00	2,759 10	....	2,759 10	1,378 20	909 15	300 00	
317 56	....	....	....	....	....	192 15	937 82	34 00	
....	5,685 75	1,292 80	4,392 95	596 47	3,796 48	800 00	....	479 00	
....	....	....	....	....	....	....	....	1,027 30	
....	....	....	....	....	....	....	....	3,379 45	
455 37	3,406 26	1,034 21	2,372 05	....	2,372 05	1,402 13	880 65	1,172 94	Welling-ton.
....	....	....	....	....	1,000 00	1,000 00	....	....	
....	5,721 36	846 35	4,875 01	804 44	4,070 57	....	....	66 13	
....	....	....	....	....	....	300 00	....	....	
....	....	....	....	....	....	....	....	748 70	
....	....	....	....	....	....	....	....	4,606 53	
361 20	3,995 64	723 00	3,272 64	....	3,272 64	941 10	798 00	202 34	
274 90	....	....	....		....	81 90	1,700 00	326 17	
2,327 45	12,149 99	5,874 69	6,275 30	....	6,275 30	4,131 70	1,099 86	6,714 56	Went-worth.
....	1,500 00	....	1,500 00	....	1,500 00	....	....	1,500 00	
....	1,424 40	400 00	1,024 40	....	1,024 40	....	....	1,000 00	
....	....	....	....	....	....	....	....	424 40	
....	....	....	....	....	....	....	....	....	
....	....	....	....	....	....	....	....	....	
187 50	12,420 98	3,670 87	8,750 11	4,275 09	4,475 02	750 00	....	179 02	
....	....	....	....	....	....	....	....	3,786 33	
....	....	....	....	....	....	....	....	7,705 63	
4,336 02	23,096 30	12,572 46	10,523 84	3,621 46	6,902 38	10,610 08	2,770 03	8,142 97	York.
....	....	....	....	....	....	....	....	2,600 00	
....	....	....	....	....	....	....	....	1,600 00	
....	....	....	....	....	....	....	....	1,600 00	
....	....	....	....	....	....	....	....	1,600 00	
....	....	....	....	....	....	....	....	1,000 00	
....	....	....	....	....	....	....	....	....	
....	....	....	....	....	....	....	....	....	
2,846 02	8,965 37	5,413 00	3,552 37	26 18	3,526 19	2,490 45	5,714 35	543 27	
....	18,394 80	8,312 00	10,082 80	5,474 52	4,608 28	....	....	18,394 80	
....	35,173 55	6,980 22	28,193 33	21,774 00	6,419 33	....	....	35,173 55	
5,061 03	48,329 54	30,009 54	18,320 00	10,638 00	7,682 00	9,944 09	668 79	35,966 11	Toronto.

#Judge O'Connell appointed by O.-in-C., 5th April, 1922. Paid proportionate part of $1,000.00 from date of appointment. See County Judges' Act, 1919, sec. 5, ss. 1.

ǂ James Smith resigned, to take effect 31st December, 1922.

Appendix G.—Table showing the business of the High Court Division of the Supreme Court of Ontario, transacted in Toronto during 1922, compiled from statements furnished by the officers at Osgoode Hall.

CENTRAL OFFICE

Clerk of Records and Writs:—

Writs of summons issued, of which 48 were concurrent writs		2,321
Actions entered in Procedure Book commenced by writs issued during the year 1922		1,096
" " " " " previous years		66
" " " otherwise than by writ		274
Præcipe Orders issued		133
Records passed		554
Writs of Execution Fi. Fa. issued		739
" renewed, and Alias and Pluries Writs issued		156
Special writs (Habeas Corpus, etc.) issued		18

Clerk in Chambers:—

Chamber Orders and Fiats		3,769
Chamber filings		4,813

Office of the Registrars:—

Actions entered for trial with Jury		107
" " without a Jury		389
Amount of Jury fees paid City Treasurer	$321 00	

Judgment Clerk:—

Court orders		900
Deed Poll entered and filed		61
Judgments entered without trial		146
" " after trial		192
" in Chambers		88
" under Con. Rule 600		86
" by default, mortgage actions		227
" " ordinary actions		278
" in mechanics' lien actions		37
" of official referees		10
" entered in respect of Writs issued in the year 1915		12
" " " " " 1916		7
" " " " " 1917		12
" " " " " 1918		16
" " " " " 1919		26
" " " " " 1920		41
" " " " " 1921		286
" " " " " 1922		686
Interlocutory Judgments		20
Total judgments entered		1,170
Judgments from outer counties recorded		1,213
Approximate amount recovered on Judgments (exclusive of costs)	$10,617,342 37	
Approximate amount of Taxed costs (including disbursements) on judgments of all kinds	100,348 45	

OFFICE OF THE INSPECTOR AND REFEREE OF TITLES

Petitions received under *The Quieting Titles Act*	5
Certificates of Title granted under *The Quieting Titles Act*	3

ACCOUNTANT'S OFFICE

Amount of moneys paid into Court	$4,252,269 96	
" " " out of Court	4,758,251 08	
Number of directions issued for payments of moneys into Court		2,926
" cheques issued		7,210
" new accounts opened		1,216
Individual accounts opened		1,000

Appendix G.—Table showing the business of the High Court Division of the Supreme Court of Ontario, transacted in Toronto, etc.—*Continued.*

OFFICE OF THE MASTER-IN-ORDINARY

References before Master and Assistant Master.	Master.	Assistant Master.
Trustees' accounts	....	....
Partition or sale	2	....
Foreclosure	82†	....
Administration	3	....
Title	....	....
Partnership	1	....
Alimony	3	....
Winding up	6	....
Lunacy	8	....
Executors' accounts	....	....
Mechanics' liens	....	100
Heirs	....	....
Sale	1	....
Damages	3	....
Redemption or sale	1	....
Receivership	1	....
Settling conveyances	....	....
Specific performance	1	....
Accounts	14	....
Trials	1	....
	127	100

Orders issued by the Master in Winding-up Matters, 19.
†All of these were taken by the Chief Clerk of the Master's Office.

REFERENCES BEFORE OFFICIAL REFEREES

	Master in Chambers	Mr. McAndrew	Total
Sale	....	....	....
Specific Performance	....	....	....
Trial or assessment	4	....	4
Trustees' and Executors' accounts	....	....	....
Winding-up	24	....	24
Lunacy	2	....	2
Accounts	4	....	4
Mechanics' liens	....	....	....
Title	....	....	....
Partition or sale	....	....	....
Administration	....	....	....
Receivership	....	....	....
Foreclosure	....	....	....
Under Arbitration Act	....	....	....
Vendor and Purchaser	....	....	....
Partnership accounts	....	....	....
	34	....	34

FEES PAID IN LAW STAMPS

Clerk Records and Writs	$10,878 20
Judgment Clerk	4,405 10
Registrar's office	4,276 20
Clerk in Chambers	3,363 00
Office of the Inspector and Referee (Quieting Titles)	60 70
Accountant's office	1,317 10
Master in Chambers as Official Referee	494 60
Master in Ordinary	1,995 00
Registrar of the Court of Appeal	1,983 90

APPENDIX H.—Number of actions tried or otherwise disposed of by the Judges of the High Court Division and of the Divisional Courts of the Appellate Division of the Supreme Court of Ontario, and the disposition thereof during the year ending 31st December, 1922.

Trial Judges.

Actions tried or otherwise disposed of by the Judges of the High Court Division of the Supreme Court of Ontario.

No.	County or District	With a Jury	Without a Jury.	Total.
1	Algoma	7	6	13
2	Brant	1	14	15
3	Bruce	3	1	4
4	Carleton	5	38	43
5	Cochrane	....	....	....
6	Dufferin	1	1	2
7	Elgin	....	6	6
8	Essex	12	79	91
9	Frontenac	....	10	10
10	Grey	2	9	11
11	Haldimand	2	3	5
12	Halton	1	1	2
13	Hastings	5	10	15
14	Huron	....	3	3
15	Kenora	5	....	5
16	Kent	1	14	15
17	Lambton	3	4	7
18	Lanark	3	2	5
19	Leeds and Grenville	2	7	9
20	Lennox and Addington	....	6	6
21	Lincoln	10	18	28
22	Manitoulin	....	....	....
23	Middlesex	7	45	52
24	Muskoka	....	....	....
25	Nipissing	1	9	10
26	Norfolk	....	3	3
27	Northumberland and Durham	2	4	6
28	Ontario	3	5	8
29	Oxford	2	4	6
30	Parry Sound	1	4	5
31	Peel	....	....	....
32	Perth	....	21	21
33	Peterborough	2	5	7
34	Prescott and Russell	3	2	5
35	Prince Edward	....	....	....
36	Rainy River	....	1	1
37	Renfrew	....	6	6
38	Simcoe	2	3	5
39	Stormont, Dundas and Glengarry	2	9	11
40	Sudbury	1	7	8
41	Temiskaming	1	9	10
42	Thunder Bay	3	8	11
43	Victoria	....	4	4
44	Waterloo	....	8	8
45	Welland	4	23	27
46	Wellington	1	6	7
47	Wentworth	12	35	47
48	York	*68	269	337
	Totals	178	722	900

*In 22 of these the Presiding Judge dispensed with the Jury.

Appendix H.—Table showing the number of actions tried, etc.—*Continued.*

Judges in Chambers	Allowed or varied	Dismissed	Standing for Judgment	Total
Toronto:—				
Appeals from the Masters in Chambers	37	38	......	75
" Acting Masters in Chambers	3	2	......	5
" Local Masters and other officers acting in Chambers	17	10	......	27
Appeals from Official Referees	......	......	......	......
" Local Taxing Officers	2	4	......	6
" Taxing Officers at Toronto	1	2	......	3
Motions, other than appeals	......	......	......	1,651
Ottawa:—				
Appeals from Local Masters and other officers acting in Chambers	......	......	......	......
Motions, other than appeals	30	3	......	33
London:—				
Appeals from Local Masters or other officers acting in Chambers	......	......	......	......
Appeals from Taxing Officers	......	......	......	......
Motions, other than appeals	42	3	......	45
Totals	132	62	......	1,845

Weekly Courts.	Allowed	Dismissed	Standing for Judgment or Abandoned	Total
Toronto:—				
Appeals from reports and orders of Local Masters and Official Referees and Surrogate Judges	8	10	......	18
Appeals from awards and motions to set aside awards	......	1	......	1
Motions, other than appeals	63	93	19	175
Number struck off the list, no one appearing	......	......	......	22
" of motions enlarged	......	......	......	276
Ottawa:—				
Appeals from Local Judges	......	......	......	......
Appeals from reports of Local Masters and Official Referees	1	2	......	3
Motions, other than appeals	25	2	3	30
London:—				
Motions, other than appeals	43	5	......	48
Appeals from reports of Local Masters and Official Referees	1	......	......	1
Totals	141	113	22	574

Master in Chambers:—

Motions in respect of pleadings, for particulars, for discovery and for commissions to take evidence	296
Motions in respect of venue, to set aside jury notices and notices of trial and proceedings under quo warranto	49
Motions for judgments and orders	623
Motions setting aside judgments or orders, staying trials, and dismissing actions	451
Miscellaneous motions	488
Ex parte motions	402
Motions taken by the Master-in-Ordinary and Official Referees acting for the Master in Chamber	136
Total	2,445

Appendix H.—Table showing the number of actions tried, etc.—*Continued.*

Appellate Division (Divisional Courts Nos. 1 & 2.)	Allowed	Dismissed	Varied	Standing for		Withdrawn	Total
				Argument*	Judgment		
Appeals from Single or Trial Judges	34	128	19	66	18	23	265
Appeals from Board of County Judges							
Appeals from the Assistant Master-in-Ordinary		2					2
Appeals from Arbitrators	1						1
Cases stated under the Assessment Act							
Appeals from Official Referees							
Appeals from the Ontario Railway and Municipal Board	5	5		2			12
Election Recounts							
Habeas Corpus Appeals							
Reserved and stated cases under criminal code	8	11		2	2		23
Appeals from County, District and Division Courts	62	84	19	33	8		206
Appeals from Surrogate Courts	1	1		1			3
Appeals from Mining Commissioner		1		1			2
" Local Masters							
Submitted under Con. Questions Act			2				2
Referred under Orders-in-Council							
Questions in Civil Matters referred by Judges							
Appeals from Council of College of Physicians and Surgeons							
Appeals from Magistrates							
Appeals from County Judges under the Children of Unmarried Parents' Act							
Appeals from Master-in-Ordinary		1					1
" under Ontario Temperance Act	1	1					2
" " Assessment Act				1	1		2
" from Juvenile Court of City of Toronto					1		1
Totals	112	234	40	106	30	23	545

Motions to full Court	89
Judgment Orders and Certificates issued	331
Number of Cases set down	639
Number of Cases and Motions heard by Divisional Courts No. 1	286
Number of Cases and Motions heard by Divisional Courts No. 2	219

*The cases not ready to be heard are not included.

APPENDIX "I".

Table showing the business in the office of the Surrogate Clerk, Osgoode Hall, Toronto, for the year ending December 31st, 1922.

Notices of application for Probate received and Certificates issued	6,962
" " " " Administration received and Certificates issued	3,699
" " " " Administration with will received and Certificates issued	....
Notices in Estates exceeding $400 in value	9,927
Notices in Estates under $400	734
Notices in Estates of Soldiers, (7 Geo. V, Cap. 28)	....
Notices of Application for Guardianship received and Certificates issued	69
Searches made on præcipe	220
Caveats filed	110
Supreme Court Orders filed	4
Deeds of Election	1
Fees paid in Law Stamps	$5,748 10

APPENDIX J.—Criminal Business of the High Court Division of the Supreme Court of Ontario at its sittings throughout the Province during the year 1922.

No.	County or District.	Bills.		Nolle prosequi.	Indictments quashed.	Traversed to the Sessions.	Number of persons pleading guilty.	No. of persons tried.		Verdicts after trial				Number of days of sittings.
		True.	No.					With a Jury.	Without a Jury.	Guilty.	Not Guilty.	Disagreed.	Reserved.	
1	Algoma	10	2	....	....	8	2	7	....	5	2	....	....	9
2	Brant	3	....	....	....	....	....	5	....	1	1	....	....	4
3	Bruce	1	1	....	....	....	....	1	....	....	1	....	....	1
4	Carleton	8	3	....	....	2	....	6	....	1	5	2	....	6
5	Cochrane	....	....	....	....	....	....	....	....	....	....	....	....	....
6	Dufferin	1	....	....	....	....	....	1	....	1	....	....	....	2
7	Elgin	2	....	....	....	....	....	2	....	1	1	....	....	3
8	Essex	23	2	....	....	1	5	14	....	6	12	....	....	15
9	Frontenac	10	....	....	....	....	3	2	....	4	1	1	2	7
10	Grey	1	....	....	....	....	....	3	....	....	3	....	....	5
11	Haldimand	....	....	....	....	....	....	....	....	....	....	....	....	2
12	Halton	1	....	....	....	....	....	1	....	1	....	....	....	2
13	Hastings	2	1	....	....	....	....	2	....	2	....	1	....	4
14	Huron	....	....	....	....	....	....	....	....	....	....	....	....	2
15	Kenora	1	....	....	....	....	....	1	....	....	1	....	....	3
16	Kent	11	....	....	....	....	3	2	3	2	1	....	....	3
17	Lambton	5	....	....	1	1	1	2	....	1	1	....	....	7
18	Lanark	....	....	....	....	....	....	....	....	....	....	....	....	....
19	Leeds and Grenville	....	....	....	....	....	....	....	....	....	....	....	....	....
20	Lennox and Addington	....	1	....	....	....	....	....	....	....	....	....	....	1
21	Lincoln	5	....	....	....	....	1	7	....	2	....	1	....	10
22	Manitoulin	....	....	....	....	....	....	....	....	....	....	....	....	....
23	Middlesex	4	....	....	....	....	1	3	....	1	1	1	....	4
24	Muskoka	4	2	....	....	....	1	3	....	3	....	....	1	3
25	Nipissing	....	....	....	....	....	....	....	....	....	....	....	....	....
26	Norfolk	....	....	....	....	....	....	....	....	....	....	....	....	3
27	Northumberland & D'm.	2	1	....	....	....	....	2	....	....	2	....	....	7
28	Ontario	2	2	....	....	....	....	2	....	1	1	....	....	2
29	Oxford	....	....	....	....	....	....	....	....	....	....	....	....	....
30	Parry Sound	1	....	....	....	....	....	1	....	1	....	....	....	1
31	Peel	....	....	....	....	....	....	....	....	....	....	....	....	....
32	Perth	2	....	....	....	....	....	2	....	....	2	....	....	2
33	Peterborough	3	2	1	....	....	....	2	....	1	1	....	....	6
34	Prescott and Russell	....	....	....	....	....	....	....	....	....	....	....	....	....
35	Prince Edward	....	....	....	....	....	....	....	....	....	....	....	....	....
36	Rainy River	3	....	1	....	....	....	3	....	....	2	1	....	6
37	Renfrew	1	....	....	....	....	....	1	....	1	....	....	....	2
38	Simcoe	....	....	....	....	....	....	....	....	....	....	....	....	....
39	Stormont, D's and G'y	....	....	....	....	....	....	1	....	1	....	....	....	4
40	Sudbury	2	1	....	....	....	....	2	....	....	2	....	....	4
41	Temiskaming	6	....	....	....	....	1	5	....	3	2	....	....	3
42	Thunder Bay	2	....	....	....	....	....	2	....	2	....	....	....	3
43	Victoria	1	....	....	....	....	....	1	....	1	....	....	....	2
44	Waterloo	2	....	1	....	....	....	2	....	1	1	1	....	6
45	Welland	8	....	....	....	1	1	6	1	4	1	1	1	8
46	Wellington	6	....	....	....	....	....	6	....	4	2	....	....	5
47	Wentworth	10	....	....	....	....	....	10	....	7	3	....	....	6
48	York	18	2	....	....	....	2	26	....	24	2	....	....	63
	Totals	161	20	3	1	13	21	136	4	82	51	9	4	226

APPENDIX K.—Business of the Courts of General Sessions of the Peace of the District and County Court Judge's Criminal Courts of the Province for the year 1922.

Number.	County or District.	Bills in Sessions. 12		Cases C.C.J.C.C.	Number of Persons Pleading Guilty.		Number of Persons Tried.		Verdicts after Trial.					Persons Accused.				Days of Sittings.	
							With Jury.	Without Jury.	Guilty.		Not Guilty.			Sessions.		C.C.J.C.C.			
		True.	No.		Sessions.	C.C.J.C.C.	Sessions.	C.C.J.C.C.	Sessions	C.C.J.C.C.	Sessions.	C.C.J.C.C.	Disagreed.	Male.	Female.	Male.	Female.	Sessions.	C.C.J.C.C.
1	Algoma	4	.....	32	.....	.....	2	32	.....	23	2	9	.....	4	.....	32	.....	.....	32
2	Brant	4	.....	11	.....	1	5	16	.....	7	8	6	.....	6	2	14	1	4	16
3	Bruce	6	3	9	.....	.....	6	.....	3	9	3	6	.....	6	.....	6	.....	6	3
4	Carleton	3	.....	6	2	1	3	5	1	3	2	2	3	4	1	6	.....	8	14
5	Cochrane	.....	.....	4	.....	2	.....	4	.....	2	.....	.....	.....	.....	.....	4	.....	.....	1
6	Dufferin	5	5	.....	2	.....	4	.....	2	.....	2	.....	.....	4	.....	.....	.....	4	.....
7	Elgin	4	1	28	.....	2	5	28	4	12	1	14	1	5	.....	27	1	8	25
8	Essex	14	5	10	.....	.....	14	10	3	7	10	3	1	19	.....	10	.....	13	8
9	Frontenac	10	.....	4	4	3	6	4	3	.....	5	1	.....	12	.....	3	1	8	4
10	Grey	3	2	2	.....	.....	5	2	1	1	4	1	.....	5	.....	2	.....	7	2
11	Haldimand	4	.....	.....	.....	.....	4	.....	3	.....	1	.....	.....	4	.....	.....	.....	4	.....
12	Halton	2	.....	18	.....	.....	2	18	1	11	2	7	.....	2	.....	17	1	2	9
13	Hastings	.....	.....	19	.....	4	.....	19	.....	12	.....	4	3	.....	.....	14	5	2	19
14	Huron	1	.....	20	.....	2	1	11	1	6	.....	5	.....	1	.....	11	.....	5	33
15	Kenora	.....	1	7	.....	.....	.....	7	.....	4	.....	3	.....	1	.....	7	.....	2	5
16	Kent	7	.....	51	3	13	4	57	3	35	4	22	.....	6	1	53	4	5	38
17	Lambton	6	1	16	.....	2	6	15	2	9	3	6	1	6	.....	14	1	13	13
18	Lanark	.....	.....	13	.....	12	.....	.....	.....	12	.....	1	.....	.....	.....	13	.....	.....	17
19	Leeds and Grenville	1	.....	43	.....	29	1	58	.....	14	.....	14	1	1	.....	56	2	4	58
20	Lennox and Addington	1	1	5	.....	2	1	5	.....	2	1	1	.....	1	1	5	.....	2	5
21	Lincoln	1	.....	5	.....	.....	1	2	1	5	.....	.....	.....	2	.....	2	.....	5	6
22	Manitoulin	.....	.....	4	.....	1	.....	4	.....	2	.....	2	.....	.....	.....	3	1	.....	4

23	Middlesex	4		21		12	4	9	1	4	3	5		4		20	1	8	32
24	Muskoka			2				2		2						2		2	2
25	Nipissing	1		15		2	1	15		10	1	5		1		14	1	3	16
26	Norfolk	1	1	5			2	6		1	1	4		2		6		4	8
27	Northumberland and Durham			60		23		41		9		9				38	3		41
28	Ontario	3		7		1	3	7	2	4	1	3		3		6	1	4	8
29	Oxford	2		9		4	2	9	1	6	1	3		2		9		5	3
30	Parry Sound	1		11		3	1	11	1	8		3		1		11		2	11
31	Peel			5		1		4		2		2				5			7
32	Perth			7		3		4		2		2				7		3	15
33	Peterborough	2		4			2	3		3	2	1		2		3		6	3
34	Prescott and Russell	1		15		4	1	11	1	5		2		1		11		2	13
35	Prince Edward	1		1			1	1	1	1				1		1		4	2
36	Rainy River	6			6		6							6				3	
37	Renfrew	1				4	1	4		4	1			1		3	1	1	2
38	Simcoe	2		12	1	4	2	12	2	8	1	3		3		12		13	22
39	Stormont, Dundas and Glengarry	5	1	9		7	3		2		1			3		6	1	4	3
40	Sudbury			14				14		6		8				14			9
41	Temiskaming	4		15		8	3	15		12	3	3		3		13	2	3	14
42	Thunder Bay	4		14		2	4	14	2	6	2	6		4		14		3	25
43	Victoria			5		1	2	5	1	4	1	1		2		5		2	4
44	Waterloo			6		4		6		1		1				6			5
45	Welland	11	12	13	2	5	6	8	1	4	5	4		10	1	12	1	6	12
46	Wellington			11		2		9		3		6				11		2	9
47	Wentworth	9		128		34	3	109	1	91	2	37		3		101	8	6	53
48	York	143	11	173	26	42	171	189	50	102	67	67	1	185	8	179	17	225	169
	Totals	277	44	869	46	240	288	805	94	474	140	282	11	326	14	808	53	413	790

APPENDIX "L".

Officers Appointed During 1922.

REGISTRARS OF DEEDS.

DONALD H. MACLEAN, of the City of Ottawa, in the County of Carleton, Esquire, Barrister-at-Law, to be Registrar of Deeds in and for the County of Carleton, in the room and stead of R. H. McElroy, deceased.—*Gazette, March 18th.*

WILLIAM FREDERICK MORROW, of the City of Peterborough, in the County of Peterborough, to be Registrar of Deeds for the said County of Peterborough, in the room and stead of B. Morrow, resigned.—*Gazette, August 5th.*

OMAR KILPATRICK, of the Town of Brockville, in the County of Leeds, to be Registrar of Deeds in and for the said County of Leeds, in the room and stead of J. T. Gallagher, deceased.—*Gazette, September 9th.*

WALLACE LAKEMAN MACWHINNIE, of the City of Woodstock, in the County of Oxford, Esquire, to be Registrar of Deeds in and for the said County of Oxford, in the room and stead of George R. Pattullo, deceased.—*Gazette, September 30th.*

WILLIAM HOWARD, of the Town of Cayuga, Esquire, to be Registrar of Deeds for the Registry Division of Haldimand.—*Gazette, December 23rd.*

CROWN ATTORNEYS

GEORGE W. BALLARD, of the City of Hamilton, in the County of Wentworth, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the said County of Wentworth, in the room and stead of S. F. Washington, resigned.—*Gazette, March 18th.*

WILLIAM SAMUEL HALL, of the Town of Vankleek Hill, in the County of Prescott, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the United Counties of Prescott and Russell.—*Gazette, April 8th.*

J. M. GREER, Barrister, of the Town of Cochrane, to be Crown Attorney and Clerk of the Peace in and for the Provisional Judicial District of Cochrane, *pro tempore*, for a period of six months.—*Gazette, October 7th.*

TIMOTHY J. RIGNEY, of the City of Kingston, Esquire, K.C., to be Crown Attorney and Clerk of the Peace in and for the County of Frontenac, in the room and stead of J. L. Whiting, deceased.—*Gazette, October 21st.*

JUDGES.

HIS HONOUR DUNCAN C. ROSS, Judge of the County Court of the County of Elgin, to be Surrogate Judge in and for the said County of Elgin, in the room and stead of His Honour Charles Wesley Colter, appointed *pro tempore.—Gazette, March 18th.*

HIS HONOUR J. A. MULLIGAN, Judge of the County Court of the County of Carleton, to be Surrogate Judge in and for the said County of Carleton.—*Gazette, March 18th.*

ANDREW DOUGLAS BOWLBY, of the City of Windsor, in the County of Essex, Esquire, to be Judge of the Juvenile Court in and for the City of Windsor, and the Towns of Walkerville and Ford, in the room and stead of Reverend Canon Arthur Carlisle, resigned.—*Gazette, March 25th.*

ALFRED DAVID CREASOR, of the City of Owen Sound, in the County of Grey, Esquire, to be Judge of the Juvenile Court in and for the said County of Grey, and to be a Commissioner with the powers of a Police Magistrate as provided under Section 25 of The Children's Protection Act of Ontario, Cap. 231, R.S.O. 1914.—*Gazette, March 25th.*

JOHN FERGUSON MCKINLEY, of the City of Ottawa, in the County of Carleton, Esquire, to be Judge of the Juvenile Court at Ottawa, in the room and stead of A. G. Cameron, appointed *pro tempore.—Gazette, March 25th.*

JAY CLINTON MASSIE, of the Town of Dunnville, in the County of Haldimand, Esquire, to be Judge of the Juvenile Court in and for the said County of Haldimand.—*Gazette, May 20th.*

LOCAL REGISTRARS.

W. L. WARRELL, of the Town of Cochrane, to be Local Registrar of the Supreme Court of Judicature, District Court Clerk and Surrogate Registrar in and for the Provisional Judicial District of Cochrane.—*Gazette, October 7th.*

SHERIFFS.

DONALD ALEXANDER GRAHAM, of the City of London, in the County of Middlesex, Esquire, to be Sheriff in and for the said County of Middlesex, in the room and stead of D. M. Cameron, resigned.—*Gazette, March 25th.*

ELLIOTT WILLIAM HARDEY, of the Village of Northwood, Esquire, to be Sheriff in and for the County of Kent, in the room and stead of J. R. Gemmill, deceased.—*Gazette, July 22nd.*

ROBERT FRASER VAIR, of the Township of Kingston, Glenburnie Post Office, to be Sheriff in and for the County of Frontenac.—*Gazette, September 9th.*

SAMUEL WESLEY WRIGHT, of the Town of L'Orignal, Esquire, to be Sheriff of the United Counties of Prescott and Russell, in the room and stead of Albert Hagar, resigned.—*Gazette, September 30th.*

JOHN D. MCKAY, of the Town of Cochrane to be Sheriff, in and for the Provisional Judicial District of Cochrane.—*Gazette, October 7th.*

POLICE MAGISTRATES.

COMPTON JEFFS, of the Village of Bradford, in the County of Simcoe, Esquire, to be Police Magistrate, in and for the Town of Barrie, in the room and stead of Police Magistrate George H. Clark, appointed *pro tempore.* To be Police Magistrate also in and for the Township of Nottawasaga (exclusive of the Town of Collingwood), Sunnidale, Vespra (exclusive of the Town of Barrie), Tosorontio, Essa, Innisfil, Adjala, Tecumseth and West Gwillimbury. —*Gazette, April 8th.*

WILLIAM STEWART, of the Township of Pelee, Pelee Island Post Office, Esquire, to be a Police Magistrate in and for the said Township of Pelee.—*Gazette, April 15th.*

WILLIAM ARTHUR FRASER CAMPBELL, of the Town of Port Hope, Esquire, Barrister-at-Law, to be a Police Magistrate in and for the Town of Port Hope, and for the County of Durham (exclusive of the said Town of Port Hope).

JOHN R. BLAKE, Police Magistrate in and for the City of Galt, Esquire, to be Police Magistrate in and for the City of Brantford and the County of Brant, *pro tempore*, in the room and stead of W. C. Livingstone.—*Gazette, May 20th.*

Peter J. Morrison, of the Village of Glencoe in the County of Middlesex, to be a Police Magistrate in and for the Townships of Lobo, Delaware, Caradoc, Ekfrid and Mosa.—*Gazette, October 21st.*

Charles Sydney Woodrow, of the City of Sarnia, Esquire, Barrister-at-Law, to be a Police Magistrate in and for the County of Lambton.—*Gazette, October 21st.*

William Joynt, Police Magistrate in and for the County of Carleton, to be Police Magistrate in and for the County of Russell.—*Gazette, December 9th.*

William Laidlaw, Police Magistrate, in and for the Town of Durham, to be Police Magistrate in and for the Townships of Bentinck, Glenelg, Normanby, Egremont and Proton.—*Gazette, December 23rd.*

Coroners and Associate Coroners.

Frederick Alexander Ross, of the Town of Barrie, in the County of Simcoe, Esquire, M.D., to be an Associate Coroner in and for the said County of Simcoe.—*Gazette, March 18th.*

Gerald Foster Denyes, of the Village of Shannonville, in the County of Hastings, Esquire, M.D., to be an Associate Coroner in and for the said County of Hastings.—*Gazette, March 18th.*

Archibald Jamieson, of the Town of Arnprior, in the County of Renfrew, Esquire, M.D., to be a Coroner in and for the said County of Renfrew.—*Gazette, March 25th.*

Charles Douglas McCulloch, of the Village of Wellington, Esquire, M.D., to be a Coroner in and for the County of Prince Edward.—*Gazette, May 13th.*

Peter Francis McCue, of the Town of Walkerton, Esquire, M.D., to be a Coroner in and for the County of Bruce.—*Gazette, September 2nd.*

Edward Rutledge Tucker, Police Magistrate at Cochrane, to be a Coroner in and for the District of Temiskaming.—*Gazette, September 2nd.*

George Wilbur Graham, of the City of Toronto, in the County of York, Esquire, M.D., to be Chief Coroner for the City of Toronto.—*Gazette, September 23rd.*

A. E. Murphy, of the Town of Stayner, Esquire, M.D., to be Coroner in and for the County of Simcoe.—*Gazette, September 30th.*

Le Roy Wagner, of the Village of Elmira, Esquire, M.D., to be Coroner in and for the County of Waterloo.—*Gazette, September 30th.*

George R. Crann, of the Village of Gowganda, Esquire, M.D., to be a Coroner in and for the District of Temiskaming.—*Gazette, October 14th.*

William John Grummett, of Ansonville, Esquire, Barrister-at-Law, to be a Coroner in and for the District of Temiskaming.—*Gazette, October 28th.*

APPENDIX "M".

REGULATIONS UNDER THE MAGISTRATES ACT, 1922.

Approved by His Honour the Lieutenant-Governor in Council the 25th day of July, 1922.

1. The Inspector of Legal Offices shall be the Inspector under the Act and the Inspector and Assistant Inspector under the Division Courts Act, shall be Assistant Inspector and Junior Assistant Inspector respectively and shall have similar powers as the Inspector in the inspection of Police Magistrates' offices.

2. Every Police Magistrate shall keep a suitable Police Magistrates' Record Book, the form of which shall be approved of by the Inspector, and shall enter therein a complete record of all cases disposed of by him or any one acting for him.

3. The papers in connection with each case, including the information, warrant, summonses, notes of evidence, etc., shall be carefully kept together and filed away under the number given such case in the Record Book.

4. Each case shall be indexed under the name of the defendant or accused in the alphabetical index in the Record Book.

5. Every Police Magistrate shall on the first day of each month make a return in duplicate to the Inspector of every case disposed of during the preceding month. Such return shall be in a form to be prescribed by the Inspector and shall be accompanied by a cheque in favour of the Provincial Treasurer for all sums of money belonging to the Province then in the hands of the Police Magistrate.

6. Every Police Magistrate shall make a like return, to that required by Regulation No. 5, to the Clerk of the Peace.

7. The Inspector shall forward to the Provincial Treasurer the amount returned by each Magistrate immediately upon receipt thereof.

8. Every Police Magistrate shall be provided with a table of fees which shall be displayed in some conspicuous place, where the court is held, and in his office.

9. Every Police Magistrate shall have an office or a place of business, which the public may attend during such hours as the Police Magistrate may, with the approval of the Inspector, decide.

10. Upon the recommendation of the Inspector the Lieutenant-Governor in Council may make an allowance to any Police Magistrate appointed under Part III of the Act to cover the costs of necessary clerical assistance.

11. The Inspector may prescribe the equipment, arrangement and furnishings of Police Magistrates' offices.

12. All accounts for travelling and other expenses shall be forwarded to the Assistant Inspector.

13. The costs in each case shall be itemized on the back of the information.

14.—(*a*) Expenditures of $1.00 and upwards for travelling shall be vouched for by receipt.

(*b*) When it is necessary in the execution of his duties, for a Magistrate to travel by automobile and such Magistrate uses his own automobile, he will be allowed at the rate of fifteen cents per mile each way.

15. The Lieutenant-Governor in Council may appoint a stenographic reporter for any Police Magistrate's court on salary, such salary to be paid by the municipality or municipalities which or parts of which are included within the Police Magistrate's jurisdiction in such proportion as shall be fixed by the Order-in-Council making the appointment.

16. (1) A Police Magistrate who has not the services of a stenographic reporter on salary, may upon the request of either party to a suit, engage the services of a competent stenographic reporter to take evidence.

(2) The Stenographic Reporter employed under this regulation shall be entitled to receive the following remuneration for his services:—

(*a*) Each hour or fraction of an hour actually employed in Court, $2.00 (not to exceed $8.00 per day).

(*b*) For copies of evidence required for the purpose of an appeal, 10 cents per folio for all the copies required, not exceeding six.

(*c*) For additional copies when made for the parties, 5 cents per folio for each copy.

(*d*) For single copies ordered 7½ cents per folio.

(3) Where a stenographic Reporter cannot be obtained at the place of trial and an outside reporter is employed, he shall be entitled to remuneration for the necessary time in going and returning from the place of trial at the same rate and to his actual travelling expenses.

17. (*a*) Where a stenographic Reporter takes evidence in any case, the fees according to the above Tariff shall be included as part of the costs which the Magistrate may order to be paid by either party.

(*b*) Where the evidence is taken by a stenographic Reporter not on salary and his fees and expenses are not paid by either party to the case, the same shall be paid by the municipality in which the offence was committed.

(*c*) Where the evidence is taken by a salaried stenographic Reporter, fees similar to those provided in clause (a) of subsection 2 of Regulation 16, shall be included in the costs as directed by clause (a) of this regulation and when paid by either party to the case shall be paid over by the Magistrate to the municipality paying the salary of such stenographic Reporter.

18. All regulations heretofore made with regard to Police Magistrates are rescinded.

NOTE:—Under section 15 of *The Magistrates Act, 1922*, a Police Magistrate is entitled to collect the same fees and emoluments as a Justice of the Peace.

APPENDIX

MAGISTRATE'S

Made by me.......................

District or Count....of.......................

No. of Information.	Prosecutor.	Defendant.	Nature of Charge and where Committed.	Religion.	Nationality.	Age.	Date of Conviction.	Penalty.	Damage.

"N"

THIS FORM MUST BE SIGNED BY THE CONVICTING MAGISTRATE

MONTHLY RETURN

..................Police Magistrate

........for the month ending..........19....

When Paid to Magistrate Date.	To Whom Paid by Magistrate and Amounts Paid.										If Not Paid Reason Why.	Fees.								Remarks.
	Provincial Treasurer.		Municipality.		License Inspector.		Federal Government.		Other Persons.			Magistrate.		Constables.		Witnesses.		Payable to Provincial Treasurer.		
	$	c.	$	c.	$	c.	$	c.	$	c.		$	c.	$	c.	$	c.	$	c.	

PRODUCED BY
The
United Press
LIMITED
TORONTO
CANADA

ANNUAL REPORT

OF THE

Inspector of Registry Offices

FOR THE

PROVINCE OF ONTARIO

1922

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
Printed and Published by Clarkson W. James, Printer to the King's Most Excellent Majesty
1923

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United Press
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TORONTO
CANADA

To His Honour HENRY COCKSHUTT,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Registry Offices for the year 1922.

W. E. RANEY,
Attorney-General.

Toronto, March 30th, 1923.

REPORT

OF THE

INSPECTOR OF REGISTRY OFFICES

FOR THE YEAR, 1922

To the Honourable W. E. Raney, K.C.,
Attorney-General of the Province of Ontario.

Sir,—I have the honour to present my Annual Report as Inspector of Registry Offices for the year ending December 31st, 1922.

Details of the business of each office are shown in the tabulated statements appended as Schedules "A" and "B" to this report. Schedule "C" gives particulars of the earnings, disbursements and net income of each Registrar, and the amount payable by each to the municipality under Section 101 of *The Registry Act.*

The duties of the Registrars and their staffs were generally well performed but I found it necessary in some instances to direct attention to the requirements of the Statutes, more especially with regard to the copying and comparing of instruments. The arrears at the close of the year are shown in the Schedules to this report.

Prompt attention was not always given to the verification by statutory declaration of the copies in the Registry books.

Where a Deputy or Clerk is about to leave the service, the Registrar should see that declarations are obtained from such Deputy or Clerk in verification of the copies in the Registry books, where such Deputy or Clerk did the comparing and initialed the memoranda required to be made in the margin by Subsection 2 of Section 52 of *The Registry Act.*

Particulars of Mortgages, as required by Section 20 of *The Statute Law Amendment Act*, 1916, to be entered in the Registry books were not always as full and complete as required by that section.

Entries must be made in the Abstract and Alphabetical Index books on the day the instruments are received, or early on the following morning.

As my duties as Inspector of Legal and Registry Offices have steadily increased and continue increasing, the Registrars will confer a favour if they will, before submitting their difficulties, make a careful search of the prior published reports of the Inspectors to ascertain if their questions have not already been dealt with, but in doing so they should be careful to see whether the law is the same or has been amended since the date of former rulings. Annexed to this report are such of my opinions, decisions and directions as may be of interest to the Registrars, the profession or others.

Prior to my assumption of the duties of Inspector of Registry Offices the work of receiving from the Registrars their annual statistical returns, the tabulating of the same for the annual reports, and computing the amount of the income of each Registrar that is payable to the Municipality, was done in the office of the Honourable the Provincial Secretary, but since the *Statute Law Amendment Act*, 1917, the trouble and responsibility of this work has devolved upon me.

By 8 Geo. V., Chap. 20, Sec. 70, I am custodian for the Province and the City of Toronto of the tax that is imposed thereby on Mortgages. The amount received from the Registrars and the Master of Titles during the year 1922 was $60,146.00.

At the request of the Honourable the Provincial Treasurer I furnished a certified list of the Registrars of Deeds, and of the amount of security which each should give under Section 11 of *The Registry Act*, and the Orders-in-Council passed thereunder. Except in the cases mentioned in Subsection 2 of that section, the amount was arrived at by computing the average of the gross fees for the previous three years.

I have the honour to be, Sir,

Your obedient servant,

JAS. W. MALLON,

Inspector.

Osgoode Hall, Toronto, March 29th, 1923.

NOTES OF DECISIONS AND OPINIONS

DECISIONS, OPINIONS AND DIRECTIONS GIVEN

By JAMES W. MALLON, B.A., LL.B., K.C.,

Inspector of Legal and Registry Offices

OBSERVATIONS AS TO THE DUTY OF A REGISTRAR IN GIVING INFORMATION, HAVING REGARD TO SECTION 19, SUBSECTION 1 OF THE REGISTRY ACT. HE MUST NOT EXPRESS AN OPINION AS TO THE VALIDITY OR EFFECT OF REGISTERED INSTRUMENTS OR AS TO THE VALIDITY OF THE TITLE.

To a Registrar:

Referring to your letter of the 11th instant enclosing a copy of a letter written by you to the Solicitor, Attorney-General's department, in reply to his letter to you of the 9th, I beg to observe as follows:—

Some firms and corporations, I understand, are in the habit of sending out forms to be filled in by the Registrar, whom they expect to answer certain printed questions, including "ownership" and "encumbrances," etc. Any answer given by the Registrar as to ownership or encumbrances necessarily involves the giving of an opinion about title, which the Registrar is expressly forbidden by the Statute to do, Sec. 19, subsec. 1.

The Registrar is expected to make searches and give extracts and abstracts, if required. Making searches means producing the instruments and entries relating thereto to the searcher. Extracts and abstracts are, as the terms imply, merely extracts from the documents or the entries and are not intended to include any expression of opinion. To say that a man is the last registered owner is an expression of opinion as to title. To say that there are only certain encumbrances is also an expression of opinion as to title. To say that a mortgage is discharged is an expression of opinion as to title. All that a Registrar can do in the last case is to say that an instrument purporting to be a discharge has been registered, but it is for the searcher to make up his own mind whether the instrument has been discharged.

So also as to the statement that a man is dead. All that a Registrar should do in such a case as this is to state that the Letters of Administration or Letters Probate are fyled and to give extracts if required.

In short a Registrar's duty with reference to searches, etc., is to produce the documents and entries relating thereto, to give copies or extracts or abstracts if required but not to express any opinion whatever with reference to the validity or the effect of registered instruments or as to the validity of the title.

ANNEXATION TO A TOWN OF LANDS OF A TOWNSHIP BY AGREEMENT OF THE MUNICIPALITIES RATIFIED BY ORDER OF THE ONTARIO RAILWAY AND MUNICIPAL BOARD—AGREEMENT MAY BE DEPOSITED, ORDER SHOULD BE REGISTERED—ENTRIES TO BE MADE IN THE BOOKS, ETC.

From a Registrar:

The Town of Oshawa is annexing a portion of the Township of East Whitby, consisting of the Village of Cedar Dale and adjoining lands, under an agreement made between the two municipalities. Mr. G. D. C., barrister, wishes to register or deposit said agreement so that it may be referred to by registration number or deposit number in an order ratifying said agreement, made by The Ontario Railway and Municipal Board. This order is then to be registered pursuant to subsec. 3 of Sec. 70 of *The Registry Act.*

The said agreement has annexed a schedule consisting of the assessment roll of the lands to be annexed, and is of a nature that it would be almost impossible to copy same in our books if said agreement were to be registered. If it is deposited under the *Custody of Documents Act*, of course it will not be necessary to copy same, but we think that the order hereinbefore referred to would have to be *registered.*

Both the agreement and order affect a great number of lots laid out on duly registered plans as well as lands not yet subdivided.

If the said agreement is *deposited* and the said ordered *registered* as mentioned above, we would like to know what entries would be made regarding same. If said documents have to be entered on the Abstract Index relating to each one of the several hundred lots affected, the work and expense involved will be very great.

Mr. C. is anxious to deposit the agreement on Saturday and to register the order early next week.

If we were to call you by telephone to-morrow (Friday) afternoon, could you give us instructions as to how said entries should be made?

We would also like to know whether all the lots affected should be opened out anew in an Oshawa Abstract Index, or could the entries still be made against the lots as now opened out, but with Oshawa numbers instead of East Whitby numbers. There are two practically new East Whitby Abstract Indexes containing the entries relating to the lots on the registered plans of Cedar Dale, most of said plans having been registered during the past few years, and there is plenty of space allowed for the different lots on said plans.

Mr. C. is very anxious to have this matter settled at once, and has suggested that we write you for advice on same.

Letter in Reply:

Referring to your letter received this morning and confirming our conversation over the Long Distance 'phone, I beg to say that I see no objection to the agreement being deposited, in which case the fees will be those set out in Section 7 of *The Custody of Documents Act*, as amended by Section 24, Chapter 20 of the Ontario Statutes for the year 1918. If deposited the schedule will have to set out the lands affected by the agreement and a note is required to be made in red ink in the Abstract Indexes against each lot upon each plan affected as required by the *Custody of Documents Act.* The Order of the Ontario Railway and Municipal Board, in order to be registered, will require a Statutory Declaration to be annexed to it as required by Section 34 of *The Registry Act*, setting out the plans and lots affected by the Order, and of course, the Order will then have to be entered in the Abstract Indexes against all of the lots affected.

I do not think it will be necessary to open a new Abstract Index for the territory that is being annexed if the present Abstract Indexes in the districts are ample to take care of all future registrations. The Order will be given an Oshawa number and copied in the Registry Book of Oshawa as will all subsequent registrations affecting the territory.

PLAN—MEANING OF SECTION 81, SUBSECTION 16—APPARENT OWNER—BY ACCEPTING A PLAN FOR REGISTRATION THE REGISTRAR DOES NOT SETTLE THE QUESTION OF TITLE.

On my return to the city I have your letter with abstract of title of Lot 16, Kempenfeldt. I had not been consulted with reference to the registration of the plan in question as you seem to think.

I, however, have gone into the matter to-day with the solicitor and he informs me that the title of Thomas R. whose executors and Margaret R. conveyed to Jessie R. T. is one of possession solely, and that he will deposit under *The Custody of Documents Act* Declarations to sufficiently prove this.

If you will refer to my report for the year 1920 at page 14 and also to the ruling of the late Inspector at page 17 of his report for the year 1913, you will see that the meaning of subsection 16 of section 81 of *The Registry Act* is that the Registrar shall not register a plan of subdivision unless the person by or on whose behalf the same is tendered for registration appears on the Registry Books to be the owner of the lands; and it seems to me that there can be no doubt that from your abstract Jessie R. T. is "the apparent owner" of the small triangular piece of Lot 16 in question.

On accepting a plan for registration the Registrar does not settle the question of title, and as Mr. Guthrie in his said report has well stated the registration of a plan does not prove, admit or establish that the person registering it has a good title, that by registering the plan the Registrar merely treats him or her as the apparent owner and he or she may not in fact have a good title.

When the Declarations are deposited they will, of course, be noted upon the abstract. I understand that there is no question as to the ownership of Jessie R. T. of the remainder of the lands included in this plan, and that it is only a very small triangular portion of Lot 16 that is in question. It is my view that the plan may be accepted for registration.

I am returning the abstract.

DRAFT PLAN—MEANING OF, IN SECTION 325A, SUBSECTION 4 OF THE MUNICIPAL ACT.—REQUISITES OF—CERTIFICATE TO BE ENDORSED THEREON, ETC., ETC.

From a City Clerk:

The matter of the registration of plans under section 325A, subsection 4 of *The Municipal Act*, relating to deferred street widening, etc., having been under consideration with the City Registrar here, I have been asked to procure your interpretation of a "draft plan" referred to therein. Has the plan to be mounted on cardboard or will a linen tracing fill the bill?

Letter in Reply:

Replying to your letter of the 15th inst., I beg to say that I do not know the meaning of "draft plan" as used in section 325a, subsection 4, of *The Municipal Act*, 12-13 Geo. V, (1922) Cap. 72, as it does not seem to be anywhere defined. I cannot see that the plan comes within any of the provisions relating to *The Registry Act*, except that it should, under section 81, subsection 11, of that Act, conform and refer to the registered plan on which the lots affected are laid out, and, of course, should give a description of the land that would satisfy the provisions of section 34 of *The Registry Act.*

It should be certified by the officers of the Corporation, otherwise the Registrar would not know that "the Council proposes" to pass a by-law under this section of the said *Municipal Act.*

It would not seem imperative that the plan should be mounted on cardboard, as I think the provisions as to this in *The Registry Act* apply to plans prepared under section 81 thereof, but it would of course be advisable to have the plan so mounted. In the absence of further legislation, I suppose the Registrar cannot insist upon anything more than a "draft plan," properly authenticated by the officers of the municipality; and I would suggest that in the certificate given by the officers that they refer to the plan as a "draft plan," and state that it is prepared pursuant to the provisions of the said section of *The Municipal Act.*

ABSTRACT INDEX—CEMETERY PLANS.—A CONVEYANCE OF A CEMETERY LOT NEED NOT BE REGISTERED.—R.S.O., CH. 261, SEC. 12.

From a Registrar:

I was surprised to discover the other day that my predecessor here, when he registered a plan of a cemetery, did not go to the trouble of strictly complying with section 31, by opening up each lot under a separate and distinct head in the Abstract Index as there stipulated. He simply opened it up under one page of the Abstract Index headed Cemetery Plan No. so and so.

I have registered some cemetery plans with quite a number of lots in them, and it has taken a lot of pages in the Abstract Indexes to open them up as per section 31. Indeed, I have tried to save space by putting three or four lots on each page, because no conveyances are likely to follow. In my nearly twenty years here, I think I have registered but one cemetery deed.

In the case which opened my eyes, I found registered a cemetery plan of 100 odd lots in 1902, and from that time to this not a single deed of a cemetery lot had been put on. It is quite a saving of book space by doing it in this way, and likewise a saving of cost to the persons filing the plan, and I will follow this practice with your permission in future. My reason for writing now is that a couple of new cemetery plans are about ready to be brought in.

Awaiting your reply,

Letter in Reply:

Replying to your letter, I must say that my view is that I should not object to your suggestion that you follow the practice of your predecessor on the opening of an Abstract Index for the cemetery plan, in view of section 12 of *The Cemetery Act*, R.S.O., Ch. 261, which provides that it shall not be necessary to register a conveyance of a cemetery lot.

ABSTRACT INDEXING.—A FAIRLY SAFE PRINCIPLE TO FOLLOW WHEN ABSTRACTING INSTRUMENTS.

To a Deputy Registrar:

Replying to your letter of the 28th June last, received during my absence, I would say as follows:

It would seem clear that the description cannot affect lot 74 because the portion that is excepted lies between the south limit of 74 and the north limit of the lands being conveyed, and, furthermore, the depth of the parcel conveyed, inclusive of the parcel excepted, is only 135 feet, and therefore would not extend into lot 74. The actual measurements given are to be accepted in preference to the statement that the westerly limit runs to Lake street.

A fairly safe principle to follow in the Abstracting of Instruments is to enter the instrument against the lots mentioned in the document. If, from the *measurements* given, the description appears to affect other lots than those referred to in the instrument, enter the document against such lots with a statement that "by measurements given in this instrument, it appears to affect this lot (see description)." If, on the other hand, by the measurements given, the instrument does not appear to affect one or more lots which the instrument says are affected, enter the instrument on all of the lots said to be affected with a statement on such lot or lots as appear not to be affected by the measurements given in the deed, that "this instrument is said to affect this lot, but by measurements therein, it does not appear to do so. (See description)."

DEVOLUTION OF ESTATES ACT, 1919.—THE REGISTRAR IS NOT TO ASSUME THAT THE ACT HAS NOT BEEN COMPLIED WITH—NO DUTY CAST UPON THE REGISTRAR TO SATISFY HIMSELF BY SEARCH THAT THE ACT HAS BEEN COMPLIED WITH.

From a Deputy Registrar:

Would you kindly give me your opinion as to the following:

Should Probate of will or Letters of administration be registered prior to deed given by executors to another party, if the instrument states that Probate has been granted or Letters of administration?

Also, can quit-claim deed be registered without Probate or Letters of administration having been registered? Does registration of Probate of will only apply in case of discharge of mortgage?

Letter in Reply:

Replying to your letter of the 5th instant, may say that you may not receive the deed for registration if the will "has not been proved or registered or if the Letters of administration have not been granted, without the consent or certificate required by the statute.

There is, it seems to me, no duty cast upon the Registrar to satisfy himself by search for will, probate or administration that the Act has been complied with; at least he is not to assume that it has not been. The will may have been proved or registered and the Letters of administration may have been granted in some county other than yours.

See my report for the year 1920, pages 9 and 10.

DEVOLUTION OF ESTATES ACT, 1919.—IF REGISTRAR BECOMES AWARE FROM THE INSTRUMENT ITSELF, OR OTHERWISE, THAT THE LANDS ARE BEING CONVEYED BY THE GRANTOR IN THE CAPACITY OF AN EXECUTOR OR AN ADMINISTRATOR, HE SHOULD CALL UPON THE PARTY SEEKING REGISTRATION TO SATISFY HIM THAT THE PROVISIONS OF THE STATUTE HAVE BEEN COMPLIED WITH.

I. From a Registrar:

A few months ago I registered a deed given by an executor of someone who had lived in Buffalo but owned land in this county. Nothing in the deed gave indication as to whether Cap. 28 of 1919 had been complied with or not, *but as the grantor called himself an executor*, I assumed he must have authority to give a deed. But a lawyer here thinks otherwise. He says I should not have registered the deed without being satisfied that probate had been taken out in this Province, or otherwise that the Surrogate Registrar had given his permission for registration under said Cap. 28. I am inclined to think that what the lawyer says is right. Also, that if an executor here offered a deed for registration without any evidence that he had probated the will in our courts, he should be held up.

After talking the matter over with the lawyer, we decided it would be better to have your ruling. Kindly let me hear from you at your early convenience, and oblige.

Letter in Reply:

I have been considering the point raised in your letter of the 12th ultimo, and it seems to me that if the Registrar becomes aware from the document itself, *or otherwise*, that the lands are being conveyed by the grantor in the capacity of an executor or administrator, he ought to call upon the party who presents the instrument for registration to satisfy him that the provisions of *The Devolution of Estates Act* have been complied with.

II. From a Registrar:

We enclose herewith a copy of a quit-claim deed—Logan to Brown—which has been presented in this office for registration.

As one of the recitals therein calls our attention to an intestate estate, and as no mention is made as to letters of administration as having been granted, nor do we find the same on record in this office, it appears to us that the document should be accompanied by one of the consents as set out under the abovementioned *Act*.

We returned the documents to the solicitor from whom they were received, with our views on the matter. He has returned them again with the request that they be registered. Before doing so, we would be pleased to have your opinion as to whether we may properly accept this deed for registration without the consents, or one of them, referred to.

We enclose copies of all correspondence.

Letter in Reply:

By registered post I am returning the quit-claim deed and correspondence received with your letter of the 7th ultimo.

Since your attention has been called by one of the recitals therein to the intestacy and as you find no record in your office of the registration of letters of administration, I agree with you that the deed ought to be accompanied by either the certificate or the consent required by the statute. I have no doubt that if the statement of the solicitor is correct, there will be no difficulty in obtaining the consent of the Provincial Treasurer.

DEVOLUTION OF ESTATES ACT, 1919.—THE CERTIFICATE OR THE CONSENT THAT IS REQUIRED BY THIS STATUTE IS NECESSARY EVEN THOUGH THE LANDS ARE ALREADY VESTED, BY LAW, IN THE PERSONS BENEFICIALLY ENTITLED.

From a Solicitor:

A person dies intestate over three years ago, leaving property worth one thousand dollars and no other property. The property became vested in the heirs of this person and the heirs then gave a deed of same to a purchaser for said one thousand dollars. A certain registrar, whom I submitted a deed of this nature to, claims that I have to get out letters of administration or get a certificate under *The Devolution of Estates Act* or a certificate from the Provincial Treasurer before said deed can be registered. What is your ruling in this respect? What do you require to be done before said deed is registered, if anything? Shouldn't the registrar in this case register the deed just as soon as he gets it without anything more, the property already having vested in the heirs at law? In the particular case, I have also had an affidavit made showing that the property had vested in the heirs and there was no other estate and the value of the property was mentioned.

Letter in Reply:

Replying to your letter of the 14th ultimo, received on my return to the city, I beg to refer you to my report for the year 1919, page 8, a copy of which I am sending you under separate cover.

While *The Devolution of Estates Act* is not retroactive and therefore does not divest property already vested in the persons beneficially entitled thereto under the law as it stood prior to the date of the passing thereof, nevertheless the registrar is prohibited from registering without the consent or certificate therein mentioned all instruments purporting to convey, transfer or assign lands (1) that devolve "by reason of any will which has not been proved or registered," or (2) that devolve "by reason of any intestacy in respect of which letters of administration have not been granted." It seems to me that if you will write to Mr. R. E. M. Meighen, Solicitor under *The Succession Duty Act*, Parliament Buildings, Toronto, he will have the necessary consent endorsed upon the deed for you.

DEVOLUTION OF ESTATES ACT, 1919.—CERTIFICATE OF SURROGATE REGISTRAR OR CONSENT OF PROVINCIAL TREASURER—THIS ACT DOES NOT REQUIRE THAT THE WILL BE PROVED OR REGISTERED, OR THAT LETTERS OF ADMINISTRATION BE GRANTED IN THE PARTICULAR COUNTY IN WHICH THE INSTRUMENT IS SOUGHT TO BE REGISTERED.

From a Deputy Registrar:

Will you be kind enough to tell me whether or not the enclosed deed, Love *et al.* to McC—, should be registered? In the following particulars it is not in order, but whether the instrument should be accepted for the sake of the correct parts is a matter about which I am uncertain.

(1) Letters of administration of estate of Lydia H— have not been registered. The conveyancer, who is also the administrator of John Love, mentioned in the deed, informs me that it is impossible to procure these.

(2) The will of Mary Jane I— has not been registered. Am enclosing a document which purports to be a copy of the probate, but the original probate has been lost and I cannot verify the accuracy of this copy as required by *The Registry Act*. Should a certified copy of the will be obtained from the Surrogate Court of the County of Simcoe? Should a certificate as provided for by the 1919 amendment to *The Devolution of Estates Act* be obtained in the case of Lydia H—?

(3) Name of witness (on last page) is not in full, nor is the name of the administrator of Lydia H— designated other than by initials.

These people do not wish to go to any more expense than is absolutely necessary, and James McC— has, I believe, sold this property and is anxious to close the deal with as little delay as possible. If papers have to be procured from Nebraska and this document returned to Iowa, or information obtained from there, they feel that the delay would be serious.

Thanking you for information in this matter.

Letter in Reply:

Since my return to the office, I have been endeavouring to catch up with my correspondence and I regret that your letter of the 27th of April has remained so long unanswered. In reply thereto I now return the deed, Alfred Love *et al.* to James McC—, and the other papers received with your letter, and beg to say that with regard to Lydia H—, if, upon investigation, you find that probate or letters of administration have not been issued from a court within Ontario, it will be necessary to obtain either the consent of the Provincial Treasurer or a certificate from the Surrogate Registrar required by the statute.

With regard to Mary Jane I— and John Love, I would refer you to my report for the year 1920, at page 9. *The Devolution of Estates Act* does not require that the will should be proved or registered or that letters of administration should be granted in the particular county in which the instrument is to be registered. If the will has been proved or registered or the letters of administration have been granted within a county in Ontario, that is sufficient.

Devolution of Estates Act, 1919.—Sample case within the requirements of this Statute.

From a Solicitor:

On the 12th of April, 1876, a man by the name of Samuel Swinton A. died and left a farm of 100 acres, fifty acres of which was occupied by one son, George W. A., from the time of the death of the father, and in 1900 all the other members of the family gave a deed to George W. A. to confirm his title by possession and no beneficiary conveyed any interest in said property to George W. A. The deed merely confirmed the title that the brother, George W. A., had so long beforehand. George W. A., about a year ago, was going to register this deed but he found that some of the parties in the United States had not executed it according to our Ontario law and the registrar would not accept it. He therefore, although he had a title by possession, got all the members of the family to give a quit-claim deed to confirm his title that he had by possession from 1876. These facts were stated in an affidavit on the back of the deed that was sent to the registrar to register, but he thinks that he should not register same without a certificate under *The Succession Duty Act*. The quit-claim deed did not purport to convey any property whatever to George W. A., but merely to confirm his title by possession. Should this deed not be registered without anything more under the circumstances? *The Succession Duty Act* was not in force at that time. I shall be pleased to hear from you by next mail and greatly oblige.

Thanking you in advance, I remain.

From a Deputy Registrar:

We enclose herewith a copy of a quit-claim deed, Samuel S. A., *et al.*, *et ux.*, to George W. A., the original and duplicate of which have been presented for registration.

When the original and duplicate were first presented for registration, the documents appeared to contain the necessary proofs for registration other than the certificate of the Surrogate Registrar or the consent of the Provincial Treasurer, which we deemed necessary as the deed appeared to deal with three intestacies, with no reference to letters of administration having been granted.

The deed and duplicate were returned by us to the solicitor from whom they were received, with a letter referring him to *The Devolution of Estates Act* in regard to the consents therein required. The documents were again received with an affidavit attached and a request to register them without delay. The documents and affidavit were shown to our solicitor who advised us to return the deed until accompanied by consents required under said Act.

The solicitor from whom we received the documents contends that the deed may be registered in its present condition, and has requested us to refer the matter to you.

We would be pleased to have your opinion as to the interpretation of *The Devolution of Estates Act* in this particular case. We enclose copies of correspondence.

Letter in Reply:

Upon my return to the city I received your letter of the 29th ult., also a letter from the Deputy Registrar, with copies of the quit-claim deed, A. to A., and the correspondence in the matter.

Under the recent amendment to *The Devolution of Estates Act*, the registrar is precluded from accepting this deed for registration without the certificate or consent required by the Act. I have, however, taken the matter up with Mr. Meighen, the Solicitor under *The Succession Duties Act*, whose address is Parliament Buildings, Toronto, who states that if you will send him the deed with evidence that there is no succession duty payable in respect to the estate of Elizabeth A. who died intestate on the 24th of November, 1902, and the estate of Margaret C. C. who died intestate on the 14th of April, 1918, that he will endorse the necessary consent of the Provincial Treasurer upon the said quit-claim deed. The evidence required by Mr. Meighen will be the usual affidavits required to be filed under *The Succession Duties Act.*

I am sending a copy of this letter to the Deputy Registrar.

From a Registrar:

I enclose duplicate of 46151 St. Thomas, which has been registered, but the question of right to endorse, "Not to be recorded in full," and fee, Messrs. C—, G— & C—, who brought it in for registration, desire to have you decide. It seems to me, on the principle of the reported decisions of yourself and the late Mr. Guthrie, it cannot be so endorsed.

The mortgage is dated 22nd May, 1922, and was registered 29th June, 1922. At the time of registration, there was no registered conveyance to the mortgagors. Subsequently, on 6th July, a grant to the mortgagors, dated 22nd May, was registered.

According to the registered instruments, at the time of execution of mortgage 45151, the mortgagors had no title to the lands. This would not of itself prevent the mortgage from being endorsed, "Not to be recorded in full." The question whether it can be so endorsed arises under the typewritten covenant on the last page, undertaking to deal with the priorities in mortgage 44465, in which, on 22nd May, 1922, date of mortgage 46151, the registrations effected down to 29th June, 1922, appeared to show, that the mortgagors had no interest, although, on 6th June following, they became assignees of 44465, and, on 6th July following, they received a conveyance of the lands in fee. In making our entries we had, of course, no knowledge of the conveyance of 6th July, and we had notice that mortgage 44465 had not been assigned, when 46151 was executed.

In entering the instrument 46151 in the Abstract Index, we had to note not merely the mortgage, but also the reference to the priorities in respect of 44465.

The case seems to fall under the rule laid down in your report for 1919, page 26, and in Mr. Guthrie's reports for 1898, page 17, 1901, page 10, and 1906, page 25.

Mr. H. C—'s (the solicitor) observations are appended, so that the matter may be decided without any further reference to his firm or myself.

We have nothing to add as Mr. C— (the Registrar) places the facts before you above.—H. C—.

MORTGAGE WHICH, OWING TO A COVENANT THEREIN DEALING WITH THE PRIORITIES IN A REGISTERED MORTGAGE, MAY NOT BE ENDORSED "NOT TO BE RECORDED IN FULL."

Letter in Reply:

By registered post I beg to return the mortgage received with your letter of the 12th ultimo, and which mortgage contains the following clause:

"It is also understood and agreed between the mortgagors and the mortgagee herein that these presents shall take precedence and priority over a certain mortgage bearing date the First day of December, 1920, and registered in the Registry Office for the Registry Division of the County of Elgin in Book 76 for the City of St. Thomas, on the 17th day of December, 1920, as Number 44465, and made between Nobility Chocolates Company, Limited, of the one part, and Chartered Trust and Executor Company, of the other part, which said mortgage has now been assigned to the said mortgagors, and it is hereby agreed that the said mortgage of the First day of December, 1920, and all rights and powers therein contained, shall be waived and postponed to these presents in the same manner and to the same effect as if these presents had been dated and registered prior to the said first mentioned mortgage."

I agree with your view that this mortgage is one that may not be endorsed "Not to be recorded in full." See references in the Report of the Inspector of Registry Offices for the year 1919, page 26.

DISCHARGE OF MORTGAGE.—REGISTRATIONS PRELIMINARY TO THE REGISTRATION OF A DISCHARGE OF A MORTGAGE MADE TO A BANK WHICH AFTERWARDS AMALGAMATED WITH ANOTHER BANK.

From a Registrar:

Mr. A. D. P— gave to the Merchants Bank of Canada a mortgage as security for an indebtedness.

I am acting for a trust company that is making an advance sufficient to pay off the mortgage and I am also acting for the Bank of Montreal in whom the mortgage is now vested.

I have received from the Head Office of the Bank of Montreal a letter of instructions. In speaking of the discharge the Head Office writes as follows:—"The discharge will be given by the Bank of Montreal and must contain in the preamble a recital that by agreement dated the 10th March, 1922, the Merchants Bank of Canada sold all its undertaking, assets, and rights of whatsoever kind wheresoever situated to the Bank of Montreal and that the agreement was approved by the Governor-in-Council on the 20th March, 1922, whereupon the assets became vested in the Bank of Montreal, and further that the Bank of Montreal is the owner of the mortgage in question and the Merchants Bank of Canada has not otherwise dealt with it."

If I tender a discharge with the recitals as above stated to the registrar, is he bound to receive it or should I first ask for the registration of the documents, namely, the *agreement dated the 10th March, 1922, and the order of the Governor-in-Council made on the 20th March, 1922.*

I have not as yet tendered the discharge nor prepared it. Will you please let me hear from you by immediate return mail as I do not want to prepare the discharge and have it executed by the Bank of Montreal and then find that it is not properly drawn for registration purposes.

I am asking your ruling as this is the first discharge I have had from the Bank of Montreal on a Merchants Bank mortgage. I am, however, anticipating that there will be a considerable number of cases such as this that will find their way into my office for attention.

Letter in Reply:

Replying to your letter received on my return to the city after a fortnight's absence of inspection, I beg to say that it will be necessary to register the agreement and the Order-in-Council which brought about the amalgamation of the Merchants Bank and the Bank of Montreal.

In the case of the amalgamation of the Bank of Ottawa with the Bank of Nova Scotia, which was brought about by an Order-in-Council dated April 30th, 1919, approving of the agreement between the banks, the clause that the solicitors have been using in their discharges of mortgages, reads as follows:—

"That such mortgage has been assigned by agreement dated the 4th day of March, A. D. 1919, made between the Bank of Ottawa and the Bank of Nova Scotia and approved by Order-in-Council of His Excellency the Governor-General in Council on the 30th day of April, A.D. 1919, under *The Bank Act*, and especially section 110 thereof, and which said agreement and Order-in-Council were registered in the Registry Office for the Registry Division of ...., on the .... day of............, at ten minutes past 3 o'clock, afternoon in..........for the..............as No......., that such mortgage has not been further assigned and that the Bank of Nova Scotia is the person entitled by law to receive the money and that such mortgage is therefore discharged."

See my report for the year 1921, pages 21 and 22.

DISCHARGE.—THE CERTIFICATE OF DISCHARGE OF MORTGAGE EXECUTED PRIOR TO APRIL 1ST, 1899—RECITAL OF PARTICULARS OF TITLE NOT NECESSARY.

To a Solicitor:

Your letters in this matter were received upon my return to the city, since when I have been very busy answering correspondence along with the rest of my multiplicity of duties. I would refer you to my report for the year 1919, page 21. As the certificate of discharge of mortgage referred to in your letter was executed prior to April 1st, 1899, it need not contain a recital of the particulars of the instrument through which the party discharging claims title.

From your letters I understand that the discharge was executed in February of 1896.

AFFIDAVIT OF EXECUTION SWORN ON A DATE PRIOR TO THE DATE OF THE INSTRUMENT.

To a Registrar:

I have your letter of the 16th instant, in which you state that you have been asked to register a mortgage which is dated on the 15th of May, 1922, although the affidavit of execution is sworn on May 8th, 1922.

I do not think that you can refuse registration on this account. It might be well, however, to draw the attention of the solicitor to the matter in case he should desire to have the date of the instrument changed and the instrument re-executed.

FEES.—FOR THE REGISTRATION OF AN ASSIGNMENT OF A NUMBER OF MORTGAGES IN ONE INSTRUMENT, ENDORSED "NOT TO BE RECORDED IN FULL."

To a Firm of Solicitors:

Replying to your letter, in which you state that you have tendered for registration an assignment of nine mortgages embodied in the one document, which assignment is endorsed, "Not to be recorded in full," and you desire to know the fees for registration, I beg to refer you to the Report of the Inspector of Registry Offices for the year 1903, page 16, and to my report for the year 1915, pages 28 and 29, from which you will observe that the fees to which the registrar is entitled are the same as if five separate instruments had been made, one for each mortgage, and as if each assignment had been endorsed, "Not to be recorded in full."

The fees are those set out in section 48, subsection 3, of *The Registry Act* as amended by *The Registry Act of 1918*. This follows the decision of Mr. Justice Britton referred to in the said reports.

DESCRIPTION.—OBSERVATIONS AND SUGGESTIONS IN CONNECTION WITH A VAGUE AND OTHERWISE FAULTY DESCRIPTION.

To a Solicitor:

By registered post I am returning the deed in duplicate, Block to Culbert, received with your letter of the 24th ultimo.

The deed may not be accepted because of the vagueness of the exceptions mentioned in the description, which reads "excepting thereout all those portions of said lots heretofore conveyed at any time," and this description goes on to include portions conveyed to certain persons without giving the names of the grantors, the registered number, the particular parcels excepted, or without any identification whatever. If the exception is limited to the particular persons named, then, clearly, the registered numbers of the conveyance to these parties should be stated.

Then, again, lots 3, 4 and 5 in the 9th concession have been in whole or in part apparently subdivided by a plan. The description speaks of a plan made by E. B—, P.L.S., for L. F. B—, Esquire, but it does not state whether or not this plan is registered, and *The Registry Act*, section 81, requires that descriptions conform and refer to registered plans.

As certain particular lots, according to Mr. B—'s plan, are specially excepted it would appear likely that parts of the township lots intended to be conveyed are covered by registered plans. If so, the description must conform and refer to such registered plans.

It is therefore my view that this is clearly an instrument without local description as defined by subsection 6 of section 34 of *The Registry Act*, and the only suggestion I can give to overcome your difficulty is that the provisions of subsection 1 of said section 34 be taken advantage of.

DESCRIPTION.—WHAT THE ACT REQUIRES—MUST COMPLY WITH SECTION 81, SUBSECTION 11.

To a Solicitor:

On my return to the city I have your letter and am writing to the registrar as I do not quite understand from his letter or from yours just what is the difficulty.

What *The Registry Act* requires is a description from which a surveyor going upon the ground can locate the property without having to make a search anywhere. Moreover, *The Registry Act* requires a proper reference to the last registered plan. See section 81, subsection 11, of *The Registry Act.*

DESCRIPTION BY REFERENCE—A DEED IS AN INSTRUMENT UNDER SEAL.

To a Registrar:

By registered post I beg to return the agreement, etc., received with your letter of the 27th instant. I quite agree with your view and would suggest that the parties, if they do not desire to set out the description in full, refer to the description in the conveyance already registered, giving date of registration and registered number.

The document that is annexed and referred to in the schedule is not a deed because it is not under seal, nor has it been executed.

DESCRIPTIONS INDEFINITE—PLAN SHOULD BE REGISTERED, OR SKETCHES ACCOMPANY THE DESCRIPTIONS.

To an Acting Registrar:

I am in receipt of your undated letter enclosing a copy of an indefinite description that you have refused to accept. It is to be regretted that the conditions are as you say and that there is a likelihood of the shore lines being dotted with small parcels the deeds of which will contain descriptions by metes and bounds. Can you not prevail upon the owner to register a plan. Such a course would be more satisfactory to him and to the municipal authorities who have to make assessments. Failing the registration of a plan, I think you should endeavour to have a sketch attached to each deed in illustration of the description therein.

DESCRIPTIONS IN A CONVEYANCE, ONE OF WHICH IS DOUBTFUL.

To a Registrar:

On my return to the city, I have your letter. Just before leaving on my recent trip, a representative of the firm of L— & B— called upon me with a conveyance and stated that it covered a number of descriptions to which you had not taken any exception, but that one particular description you did take exception to and contended that the document should be registered because of the descriptions that complied with the Act. I impressed upon the young man the great necessity of getting proper descriptions in every case and stated that while the document might be accepted for registration pursuant to my ruling at page 40 of my report for the year 1915, yet with regard to the parcel, the description of which was irregular, the registrar would be obliged to note the irregularity upon the abstract index.

The impression I got was that they would endeavour to amend the description. I may say that I did not read the descriptions in the document in question, but, as you know, it is not my policy to give opinions without first consulting the registrar. My opinion, given at page 40 of my said report for 1915, follows that of the late Mr. Guthrie in his report for the year 1908, page 18, where the principle involved was the same.

APPENDIX

Fees and Emoluments received by the Registrars of Deeds for the year 1922, with the years 1920

SCHEDULE A

Number.	Name of Registry Division.	No. of Municipalities therein.	Instruments registered in 1922				Patents	
			Number of	Fees therefor.	Uncopied.	Copied but not compared.	No. registered.	Fees therefor.
				$ c.				$ c.
1	Algoma	11	2,416	4,378 42	80		6	14 80
2	Brant	7	3,565	5,999 85				
3	Bruce	29	2,987	5,115 00			2	4 70
4	Carleton	12	3,125	5,782 13	987		1	2 00
5	Dufferin	9	1,317	2,206 96				
6	Dundas	8	885	1,566 30				
7	Durham, East	5	789	1,443 50	24			
8	Durham, West	5	1,014	1,850 75				
9	Elgin	15	3,750	6,524 55				
10	Essex	28	14,147	26,479 37	21		5	14 85
11	Fort William	23	2,014	3,682 24	88		1	2 00
12	Frontenac	18	1,160	2,172 95			7	19 10
13	Glengarry	8	1,145	1,776 60				
14	Grenville	9	967	1,714 75	1	1		
15	Grey, North	13	2,319	3,824 55				
16	Grey, South	11	1,521	2,617 25			1	2 00
17	Haldimand	14	1,341	2,737 75			1	2 00
18	Haliburton	10	297	525 30	2			
19	Halton	9	2,535	4,287 20				
20	Hastings	34	3,296	5,738 84	244		7	14 25
21	Huron	25	3,128	5,296 43				
22	Kenora	3	260	460 65				
23	Kent	24	4,848	8,072 88				
24	Kingston	1	1,138	2,054 65				
25	Lambton	20	5,127	8,566 05	144	109		
26	Lanark, North	10	606	1,214 50			2	4 00
27	Lanark, South	9	1,043	1,812 65			1	2 00
28	Leeds	16	2,009	3,394 14				
29	Lennox and Addington	13	1,080	1,880 65			3	6 00
30	Lincoln	14	4,647	8,538 55	1,712			
31	London	1	4,510	7,290 60			2	5 50
32	Manitoulin	57	531	914 90	44	4	2	4 00
33	Middlesex, East and North	14	3,567	6,199 45				
34	Middlesex, West	9	1,119	1,939 35				
35	Muskoka	27	1,240	2,322 35	360	65	6	13 05
36	Norfolk	13	2,304	3,887 10			3	6 45
37	Northumberland, East	9	1,376	2,389 95				
38	Northumberland, West	5	794	1,346 65	83	83		
39	Nipissing	19	1,339	2,182 93			11	22 00
40	Ontario	17	3,683	6,504 53	148	841		
41	Ottawa	1	5,705	9,519 40	341		4	4 15
42	Oxford	17	3,436	5,740 00	385			
43	Parry Sound	53	838	1,548 05			2	4 00
44	Peel	8	2,426	4,140 65	100	75		
45	Perth, North	9	2,904	4,697 90				
46	Perth, South	7	1,522	1,920 95	100	100		
47	Peterborough	19	2,862	4,943 35	10	22	6	12 00
48	Prescott	10	1,394	2,438 25	212			
49	Prince Edward	10	1,099	1,899 85	176			
50	Rainy River	12	36	54 00	14			
51	Renfrew	44	2,563	4,378 30			7	15 40
52	Russell	6	1,413	2,184 55	71			
53	Simcoe	28	5,944	10,505 13	50		3	7 95
54	Stormont	6	1,483	2,472 10				
55	Sudbury	30	669	1,117 15				
56	Temiskaming	34	89	81 13				
57	Thunder Bay	14	1,448	2,686 60				
58	Toronto, East	1	30,822	50,819 35	1,830	515		
59	Toronto, West	1	26,841	44,314 50	3,850	50		
60	Victoria	19	1,737	3,002 00			4	8 00
61	Waterloo	13	6,434	11,440 95	419			
62	Welland	18	6,327	10,711 66	19	42		
63	Wellington, North	11	1,388	2,214 55	60	100		
64	Wellington, S. and C.	11	2,898	4,987 40				
65	Wentworth	11	18,157	29,478 78	28	1,218		
66	York, East and West	14	22,053	38,589 51	6,239	3,199		
67	York, North	11	2,068	3,911 70				
	Total	1,002	249,495	424,690 98	17,842	6,424	87	190 20

which are contrasted the Fees, Surplus to Municipalities and Registrars' incomes for and 1921.

SCHEDULE A—*Continued*

Deeds		Mortgages		Dis. of Mortgage		Wills		Leases		Mechanic's Liens.		
No. registered.	Fees therefor. $ c.	No. registered.	Fees therefor. $ c.	No. registered.	Fees therefor. $ c.	No. registered.	Fees therefor. $ c.	No. registered.	Fees therefor. $ c.	No. registered.	Fees therefor. $ c.	Number.
991	2,237 25	596	964 35	399	442 85	88	158 95	2	6 70	52	20 85	1
1,323	2,794 50	966	1,482 50	751	804 30	174	374 90	2	6 85	10	2 65	2
1,084	2,311 55	702	1,073 75	692	738 55	149	356 15	7	22 45	......	......	3
1,208	2,588 60	752	1,131 75	586	840 90	150	353 05	4	10 65	6	3 25	4
426	890 45	336	509 65	331	374 30	67	159 95	15	34 60	......	......	5
328	710 70	257	436 80	213	235 40	66	151 10	1	2 30	3	2 50	6
331	733 95	188	292 85	133	155 30	73	164 00	2	5 95	......	......	7
478	1,025 75	206	311 45	156	202 00	54	133 30	4	11 80	2	.50	8
1,404	3,072 00	901	1,393 35	862	948 70	164	399 30	33	81 10	9	2 25	9
5,885	12,891 95	3,043	4,673 60	2,206	2,464 65	172	405 55	164	404 40	142	66 40	10
1,173	2,420 37	315	478 25	251	260 60	30	71 10	4	15 20	3	75	11
413	885 70	330	503 35	239	352 25	62	187 40	14	34 75	......	......	12
283	621 80	312	468 00	250	263 20	74	203 30	6	15 95	7	1 75	13
415	783 40	218	342 75	174	211 80	62	160 55	......	....	......	......	14
850	1,754 95	580	889 05	548	564 75	112	247 05	......	....	3	2 50	15
513	1,132 75	392	603 00	381	415 45	77	186 45	2	6 50	2	70	16
347	1,245 40	401	603 40	291	301 75	83	192 75	33	86 55	3	1 50	17
164	337 60	42	66 00	39	42 25	11	28 80	5	10 15	1	50	18
865	1,839 50	867	1,321 50	530	578 05	99	239 65	2	4 60	3	75	19
1,313	2,790 59	705	1,079 10	626	654 70	183	392 25	16	39 55	16	6 05	20
1,185	2,469 93	737	1,119 00	670	713 90	234	495 95	4	10 35	4	1 00	21
137	274 20	28	42 00	33	33 00	3	11 60	......	....	5	2 50	22
1,588	3,417 45	1,343	2,028 38	1,094	1,139 65	164	356 20	37	98 25	24	6 05	23
383	826 55	331	498 45	280	420 70	47	141 65	5	16 40	3	1 25	24
1,816	3,719 35	1,259	1,906 35	1,143	1,178 25	185	362 30	104	259 40	21	5 25	25
253	531 25	186	281 60	138	146 85	53	119 25	1	3 20	......	......	26
378	807 15	293	466 70	218	246 80	58	133 60	3	7 35	7	1 75	27
778	1,606 95	483	726 00	407	423 35	131	280 95	9	26 20	10	2 75	28
399	844 50	277	430 75	218	245 75	86	186 15	......	....	3	1 00	29
1,804	4,084 25	1,236	1,893 40	874	1,111 75	162	314 35	18	61 75	19	9 60	30
1,563	3,256 90	1,173	1,761 20	974	1,001 30	132	297 10	7	21 05	19	4 75	31
201	394 45	132	213 40	114	116 30	15	33 65	2	5 35	1	25	32
1,386	2,930 15	989	1,504 70	671	736 35	195	431 30	2	4 30	5	1 25	33
424	928 15	281	422 90	243	255 05	64	153 95	8	19 50	......	......	34
713	1,526 45	194	296 70	160	165 45	61	133 20	3	9 35	2	50	35
865	1,842 55	588	890 80	495	540 15	77	184 45	14	33 20	6	1 60	36
528	1,133 00	332	502 85	279	298 75	86	196 05	5	12 50	4	3 50	37
291	611 20	169	253 50	152	166 55	46	104 45	2	5 05	1	50	38
531	1,097 78	352	528 00	249	255 85	43	84 80	6	14 75	28	12 00	39
1,540	3,285 72	877	1,330 40	728	789 03	156	370 20	19	64 60	14	3 75	40
1,626	3,579 20	1,670	2,505 00	1,403	1,538 70	219	496 10	6	11 95	60	15 00	41
1,184	2,529 75	928	1,389 00	805	917 35	154	355 50	3	8 80	10	8 05	42
447	948 85	140	217 25	125	136 50	31	70 85	2	7 40	......	......	43
824	1,774 40	603	904 50	520	540 65	89	211 70	2	5 45	5	1 25	44
1,038	2,183 65	761	1,148 15	725	681 55	107	239 80	6	16 40	9	2 25	45
336	732 60	270	399 25	186	199 55	78	154 00	......	....	......	......	46
1,106	2,404 30	674	1,020 90	581	664 10	115	286 15	......	....	17	5 50	47
446	1,043 45	417	637 00	377	438 05	46	117 80	......	....	......	......	48
392	850 70	268	409 10	231	250 00	76	177 30	3	7 65	1	50	49
......	....	......	....	......	....	......	....	......	....	......	......	50
966	2,087 90	695	1,056 60	509	536 45	106	242 30	5	11 80	7	3 50	51
394	803 60	502	783 65	424	431 35	51	105 65	......	....	......	......	52
2,363	5,051 01	1,469	2,264 61	1,268	1,499 15	228	541 50	18	56 00	20	9 00	53
501	1,046 45	453	685 20	343	380 20	63	139 95	3	8 30	6	1 50	54
246	523 30	154	239 35	101	101 10	12	35 00	......	....	17	4 25	55
......	....	......	....	......	....	......	....	......	....	......	......	56
680	1,455 30	253	381 20	267	271 60	40	96 45	......	....	7	1 75	57
8,572	20,138 90	9,863	14,824 90	6,159	6,512 95	......	....	158	600 20	348	93 75	58
7,156	16,506 60	7,836	11,787 95	6,004	6,326 80	831	2,024 70	48	184 35	153	39 95	59
660	1,406 20	473	725 50	342	388 50	75	182 50	6	17 25	10	2 50	60
2,503	6,035 60	1,753	2,611 95	1,309	1,406 45	166	444 70	8	27 95	109	27 85	61
2,467	5,152 25	1,709	2,582 70	1,244	1,322 90	214	494 40	37	90 30	91	48 65	62
482	973 65	360	532 50	351	380 10	81	155 50	......	....	1	50	63
1,029	2,221 20	744	1,116 20	627	708 45	137	339 15	4	14 70	3	75	64
5,534	11,744 88	5,566	8,401 23	3,800	4,014 96	380	808 50	23	65 75	159	42 45	65
7,901	17,339 97	6,993	10,613 37	3,236	3,680 25	305	681 00	......	....	224	61 10	66
791	1,935 38	546	826 50	395	460 75	83	184 60	7	20 57	6	2 25	67
86,001	189,125 78	68,469	103,785 09	50,130	54,624 94	7,635	17,541 80	804	2,627 42	1,701	544 45	

Fees and Emoluments received by the Registrars

SCHEDULE A.—*Continued.*

Number.	Name of Registry Division.	All other instruments		Abstracts		Searches		Fees from other sources not enumerated.
		No. registered.	Fees therefor.	No. registered.	Fees therefor.	No. registered.	Fees therefor.	
			$ c.		$ c.		$ c.	$ c.
1	Algoma	282	532 67	259	366 95	1,718	577 25	80 10
2	Brant	339	543 15	87	135 80	2,641	681 10	29 60
3	Bruce	351	607 85	764	832 25	1,100	498 85	123 00
4	Carleton	418	851 93	272	429 40	1,703	1,201 75	97 85
5	Dufferin	142	238 01	166	286 05	575	200 90	140 60
6	Dundas	17	27 50	23	52 00	225	112 80	27 50
7	Durham, East	62	91 45	178	229 25	303	129 50	33 90
8	Durham, West	114	165 95	97	156 45	489	194 55	23 30
9	Elgin	377	627 85	253	551 05	2,605	771 44	263 81
10	Essex	2,530	5,557 97	260	438 55	6,528	3,023 70	358 46
11	Fort William	237	433 97	224	391 20	2,043	609 30	84 60
12	Frontenac	95	190 40	96	188 30	690	367 20	....
13	Glengarry	213	202 60	60	93 40	511	223 67	48 20
14	Grenville	98	216 25	20	75 65	120	66 00	15 00
15	Grey, North	226	366 25	254	305 85	1,024	442 70	59 70
16	Grey, South	153	270 40	516	451 50	575	143 75	100 30
17	Haldimand	182	304 40	295	294 10	345	190 70	40 75
18	Haliburton	35	40 00	49	96 85	64	34 95	5 75
19	Halton	169	303 15	528	407 80	1,163	1.016 15	93 40
20	Hastings	430	762 35	493	789 60	2,032	522 80	71 40
21	Hurcn	294	486 30	764	709 60	967	302 45	....
22	Henora	54	97 35	12	23 20	276	88 05	5 50
23	Kent	598	1,026 90	279	554 15	2,486	1,062 50	116 05
24	Kingston	89	149 65	32	182 60	1,019	417 05	....
25	Lambton	599	1,135 15	149	147 20	3,053	1,357 00	74 80
26	Lanark, North	73	128 35	93	77 25	481	136 80	35 15
27	Lanark, South	85	147 30	134	115 40	591	310 75	118 85
28	Leeds	191	327 94	116	202 30	1,145	369 70	....
29	Lennox and Addington	94	166 50	48	105 85	1,126	302 80	177 55
30	Lincoln	534	1,063 45	561	1,262 25	3,047	1,763 15	311 25
31	London	640	942 80	48	147 20	2,256	1,025 70	23 10
32	Manitoulin	64	147 50	46	38 00	316	74 70	8 40
33	Middlesex, East and North	319	591 40	159	433 20	2,085	722 30	91 00
34	Middlesex, West	99	159 80	182	328 15	383	181 05	19 05
35	Muskoka	101	177 65	121	131 45	487	253 65	119 15
36	Norfolk	256	387 90	174	370 05	1,590	484 40	55 45
37	Northumberland, East	142	243 30	409	612 70	216	70 10	261 90
38	Northumberland, West	133	205 40	240	513 70	483	148 85	44 35
39	Nipissing	119	167 75	89	83 80	1,019	266 55	21 20
40	Ontario	349	660 83	351	762 20	1,533	599 40	226 80
41	Ottawa	717	1,369 30	408	437 00	3,900	975 00	1,706 85
42	Oxford	352	531 55	575	640 90	2,690	515 50	90 70
43	Parry Sound	91	163 20	87	139 15	949	235 28	108 23
44	Peel	383	702 70	288	328 50	514	203 85	30 80
45	Perth, North	258	426 10	214	233 95	1,357	358 55	103 85
46	Perth, South	652	435 55	151	147 75	252	63 00	....
47	Peterborough	363	550 40	135	265 65	1,752	888 80	252 85
48	Prescott	108	201 95	83	148 65	271	124 30	131 25
49	Prince Edward	128	204 60	165	259 60	557	233 20	62 95
50	Rainy River	36	54 00	....	....	11	2 60	2 40
51	Renfrew	268	424 35	497	405 70	772	193 00	158 20
52	Russell	42	60 30	338	502 35	422	111 00	276 60
53	Simcoe	575	1,075 91	877	1,726 70	3,564	1,083 91	125 75
54	Stormont	114	210 50	112	236 90	1,040	375 40	119 10
55	Sudbury	139	214 15	167	141 11	400	206 70	27 70
56	Temiskaming	6	12 38	....	....	27	5 43	....
57	Thunder Bay	201	480 30	121	317 90	674	483 70	87 05
58	Toronto, East	5,722	8,648 65	1,174	2,680 15	8,254	5,563 90	....
59	Toronto, West	4,813	7,444 15	896	2,188 45	9,182	6,136 80	....
60	Victoria	167	271 55	77	173 20	1,532	479 25	47 50
61	Waterloo	586	886 45	222	401 10	2,051	926 35	54 70
62	Welland	565	1,020 46	1,191	1,709 81	3,459	1,041 50	344 08
63	Wellington, North	113	172 30	244	365 70	215	152 00	54 15
64	Wellington, S. and C.	354	586 95	94	177 75	2,102	775 45	67 70
65	Wentworth	2,695	4,401 01	1,179	2,261 13	10,779	6,050 82	....
66	York, East and West	3,394	6,213 82	393	795 80	10,965	4,273 35	283 38
67	York, North	240	481 65	220	355 97	1,016	600 30	....
	Total	34,385	57,982 55	18,809	30,433 12	119,720	53,004 95	7,542 56

of Deeds for the Province of Ontario, etc.—*Continued.*

SCHEDULE A.—*Continued.*

Amount received for work done for Municipalities. Sec. 170.	Fees earned and not received.	Earned in Land Titles Office.	Earned in Registry Office.	Gross amount of fees earned for 1922.	Gross amount of fees for 1921.	Gross amount of fees for 1920.	Amount paid Senior Deputy.	Amount paid Junior Deputy.	Number.
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
				5,402 72	5,580 79	7,994 34	1,080 0		1
				6,846 35	7,676 40	9,375 15			2
	512 68			6,569 10	7,259 40	9,419 30	2,000 00		3
				7,511 13	6,929 95	7,502 35	1,967 12	913 20	4
666 80	36 55			2,834 51	3,316 38	4,102 45	707 00		5
				1,758 60	1,803 55	2,454 85	700 00		6
				1,840 15	1,808 10	2,098 10	360 00	360 00	7
	270 00			2,225 05	2,272 48	2,567 36		710 00	8
482 10	5 08			8,110 85	8,213 12	10,566 35	1,300 00		9
				30,300 08	26,886 65	33,383 75	3,000 00		10
		2,936 46	4,767 34	7,703 80	7,405 84	6,750 28	1,200 00		11
	169 95			2,728 45	3,225 00	3,224 70		555 00	12
	85 67			2,141 87	2,388 94	2,761 30	900 00		13
				1,871 40	2,040 50	2,505 40	500 00		14
	482 63			4,632 80	5,122 80	6,989 55	780 00		15
	631 96			3,321 30	3,791 50	4,916 90	700 00		16
	148 66			3,263 30	2,923 40	3,712 33			17
				*862 85	799 00	1,191 48	499 55		18
	72 59			5,804 55	5,214 90	6,155 80	946 00	634 00	19
	553 48			7,122 64	8,016 10	9,151 25	1,600 00		20
	1,078 96			6,308 48	6,817 19	8,815 90	1,500 00		21
		2,718 30	577 40	3,295 70	3,005 30	3,027 18			22
	440 00			9,805 58	10,480 75	14,677 21	2,000 00		23
19 25				2,654 30	2,966 35	3,682 70	620 00		24
31 85				10,145 05	9,724 02	12,467 85	1,300 00		25
	4 55			1,463 70	1,711 10	2,264 65	300 00		26
				2,357 65	2,187 20	2,901 65	700 00		27
				3,966 14	4,434 48	5,457 93	100 00		28
11 00	64 26			2,466 85	2,703 85	3,151 85	850 00		29
	676 77			11,875 20	11,532 64	12,226 90	1,050 00	1,073 00	30
89 90				8,486 60	8,397 20	11,249 80	1,710 00	780 00	31
	22 65	73 75	1,036 00	†1,709 75	1,275 75	1,650 20	130 00	520 00	32
14 50	15 35			7,445 95	7,258 65	7,816 70	1,100 00		33
	75 00			2,467 60	2,432 85	2,954 25	400 00	250 00	34
	25 00	1,354 70	2,826 60	4,181 30	4,509 55	4,187 92	1,200 00		35
				4,797 00	5,516 90	5,913 40	1,200 00	600 00	36
480 00				3,334 65	3,683 53	4,326 62	650 00		37
				2,053 55	1,866 00	2,692 65	215 00	250 00	38
		2,871 15	2,554 48	5,425 63	5,238 36	5,422 77	900 00		39
				8,092 93	6,787 90	10,381 38	1,430 00		40
275 00				12,638 25	12,601 95	14,862 05	2,264 00	1,669 00	41
	439 67			6,988 10	7,236 80	9,266 80	888 80	680 00	42
	38 50			2,030 71	2,239 48	2,486 20	624 00		43
				4,703 80	3,797 15	4,891 20	1,200 00		44
29 10	399 45			5,394 25	5,850 57	7,329 39	884 00		45
				2,131 70	1,980 10	2,488 55	780 00		46
306 40				6,350 65	7,405 50	8,599 75	810 00		47
	41 05			2,842 45	3,598 62	3,795 80	1,200 00		48
5 60	17 35			2,455 60	2,319 85	2,443 35	300 00		49
		4,031 53	59 00	4,090 53	4,725 70	4,449 50	900 00		50
	50 00			5,135 20	5,353 55	6,294 05	900 00	720 00	51
				3,074 50	2,984 02	3,297 60	850 00		52
	750 00			13,441 49	13,761 75	15,740 77	1,300 00		53
	51 25			3,203 50	2,922 75	3,502 00	600 00	500 00	54
		6,510 90	1,492 66	8,003 56	7,849 53	6,747 14	100 00		55
	814 25	18,005 80	86 56	18,092 36	14,518 90	12,969 53			56
		1,524 25	3,575 25	5,099 50	5,395 11	7,999 90	960 00		57
				59,063 40	50,573 70	58,294 10	4,160 00	2,800 00	58
				52,639 75	48,555 55	60,928 75		2,800 20	59
	350 14			3,701 95	3,700 85	4,442 08	700 00		60
	512 45			12,823 10	11,477 75	14,501 25	2,500 00		61
	1,112 34			13,807 05	14,288 07	16,353 20	1,540 00	886 00	62
				2,786 40	3,335 79	3,929 15	900 00		63
				6,008 30	6,130 60	8,544 55	728 00	728 00	64
428 95	2,202 25			37,790 73	36,770 10	40,131 26	3,500 00	1,600 00	65
693 60				43,942 04	37,151 92	35,222 30	2,483 20	2,200 00	66
				4,867 97	4,976 90	5,355 05			67
3,534 05	12,150 49	40,026 84	16,975 29	558,291 95	536,706 43	627,057 77	66,666 67	21,228 40	

*Including salary of $200.

† Including salary of $600.

Fees and Emoluments received by the Registrars of Deeds for the Province of Ontario, etc.—*Concluded.*

SCHEDULE A.—*Concluded.*

Number.	Name of Registry Division.	Other charges in connection with office.	Surplus paid to Municipality or the Province under Section 101 or Section 109 of the Registry Act.			Net amount to Registrar.		
			Amount for 1922.	Amount for 1921.	Amount for 1920.	Amount for 1922.	Amount for 1921.	Amount for 1920.
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	Algoma	1,452 85	260 96	280 48	1,762 21	2,608 91	2,654 46	4,162 22
2	Brant	1,974 00	1,236 18	1,535 74	2,790 14	3,636 17	3,935 66	4,310 01
3	Bruce	706 00	731 55	1,257 87	2,591 28	3,131 55	3,657 88	4,287 92
4	Carlton	189 96	1,020 43	1,222 80	1,562 05	3,420 42	3,622 80	3,962 05
5	Dufferin	18 15	71 87	114 24	179 67	2.037 49	2,206 97	2,419 23
6	Dundas	15 00	....	....	24 28	1,043 60	1,091 55	1,718 57
7	Durham, East	....	....	....	....	1,120 15	1,088 10	1,438 10
8	Durham, West	19 00	....	....	30 54	1,496 05	1,480 48	1,774 82
9	Elgin	1,264 61	1,573 12	1,809 41	3,094 09	3,973 12	4,201 04	4,343 78
10	Essex	5,895 85	15,663 81	12,726 88	17,008 25	5,740 42	5,414 09	5,889 80
11	Fort William	2,086 10	1,008 85	903 09	755 43	3,408 85	3,303 10	3,155 44
12	Frontenac	45 00	75 69	168 00	161 01	2,052 76	2,392 00	2,375 69
13	Glengarry	12 00	....	....	44 93	1,229 87	1,426 94	1,904 37
14	Grenville	20 00	....	05	46 45	1,351 40	1,500 45	1,918 86
15	Grey, North	1,299 03	166 13	332 21	1,467 09	2,387 64	2.732 22	3,867 08
16	Grey, South	105 40	154 77	270 54	756 53	2,361 13	2,631 28	3,156 53
17	Haldimand	871 68	128 32	....	97 64	2,263 30	1,494 34	2,140 58
18	Haliburton	....	....	....	....	363 30	674 00	1,091 48
19	Halton	380 25	722 15	588 70	985 83	3,122 15	2,988 70	3,385 82
20	Hastings	1,214 16	954 24	1,390 17	2,353 68	3,354 24	3,790 18	4,261 52
21	Huron	659 20	874 64	1,130 02	2,535 35	3,274 64	3,530 02	4,281 70
22	Kenora	1,825 00	....	....	8 73	1,470 70	1,155 30	1,578 55
23	Kent	2,067 00	1,669 29	1,920 37	6,602 84	4,069 29	4,213 38	4,733 65
24	Kingston	379 96	15 43	37 14	216 34	1,638 91	1,834 29	2,504 80
25	Lambton	3,088 00	1,678 52	554 01	1,593 80	4,078 53	2,954 01	3,993 80
26	Lanark, North	....	....	....	46 46	1,163 70	1,411 10	1,918 19
27	Lanark, South	....	15 76	....	130 33	1,641 89	1,487 20	2,271 32
28	Leeds	406 27	529 94	295 13	755 80	2,929 93	2,688 65	3,155 81
29	Lennox and Addington	150 50	....	19 19	77 97	1,466 35	1,672 66	2,061 88
30	Lincoln	2,352 45	3,059 77	3,303 71	4,771 83	4,339 98	4,367 08	4,530 20
31	London	32 00	1,782 30	1,738 10	4,500 72	4,182 30	4.138 10	4.500 08
32	Manitoulin	36 80	....	....	....	1,022 95	531 30	726 51
33	Middlesex, East and North	681 00	1,632 48	1,503 18	2,125 08	4,032 47	3,903 17	4,236 12
34	Middlesex, West	15 00	30 26	27 08	88 45	1,772 34	1,743 77	2,103 80
35	Muskoka	1,145 00	33 63	80 63	104 58	1,802 67	2,072 54	2,168 34
36	Norfolk	51 00	283 80	511 95	649 20	2,662 20	2,911 95	3,049 20
37	Northumberland, East	268 00	133 33	193 65	400 81	2,283 32	2.451 88	2,800 81
38	Northumberland, West	90 00	....	....	47 24	1,498 55	1,346 00	1,925 16
39	Nipissing	4,314 15	....	....	....	3,000 00	3,000 00	3,000 00
40	Ontario	1,376 15	1,443 39	878 85	3,472 54	3,843 39	3,278 84	4,385 84
41	Ottawa	1,598 00	2,796 52	2,757 42	5,053 10	4,310 73	4,306 38	4,561 45
42	Oxford	669 00	1,175 15	1,000 40	2,260 66	3,575 15	3,400 40	4,251 19
43	Parry Sound	12 00	....	10 35	35 23	1,394 71	1,593 13	1,817 02
44	Peel	520 00	295 14	48 16	338 60	2,688 66	1,933 49	2,738 60
45	Perth, North	323 47	893 39	1,057 81	1,703 03	3,293 39	3,457 81	4,103 03
46	Perth, South	156 00	....	....	17 35	1,195 70	1,140 10	1,656 20
47	Peterborough	1,332 00	904 33	1,092 25	1,689 37	3,304 32	3,492 25	4.089 38
48	Prescott	208 00	....	46 36	63 17	1,434 45	1,917 26	2,002 67
49	Prince Edward	50 50	71 02	46 35	67 60	2,034 08	1,917 15	2,020 40
50	Rainy River	85 00	352 77	631 85	574 75	2,752 76	3,031 85	2,974 75
51	Renfrew	24 00	545 60	616 27	1,088 02	2,945 60	3.016 23	3,488 03
52	Russell	15 00	91 90	59 80	146 52	2,117 60	1,989 22	2,336 08
53	Simcoe	2,850 53	4,761 86	4,735 19	5,855 26	4,529 10	4.526 13	4,650 59
54	Stormont	20 00	66 70	40 58	147 00	2,016 80	1,865 17	2,338 00
55	Sudbury	2,622 36	1,440 60	1,376 08	765 63	3,840 60	3,776 09	3,165 63
56	Temiskaming	8,736 69	....	1,844 74	4,103 57	3,000 00	3,000 00	4,455 96
57	Thunder Bay	1,143 90	298 68	453 04	1,445 82	2,696 92	3,853 05	3,845 83
58	Toronto, East	22,645 30	22,912 29	15,537 83	24,982 79	6,545 81	5,726 42	6,775 86
59	Toronto, West	18,653 75	24,467 22	18,621 23	29,385 00	6,718 58	6,069 02	7,264 98
60	Victoria	528 50	144 69	145 07	407 29	2,328 76	2,330 28	2,807 29
61	Waterloo	2,664 75	3,292 51	2,007 55	5,324 32	4,365 84	4,223 06	4,591 60
62	Welland	4,129 88	2,926 05	3,337 44	5,729 60	4,325 12	4.370 83	4,636 62
63	Wellington, North	335 00	5 14	47 25	199 70	1,546 26	1,925 29	2,465 95
64	Wellington, S. and C.	374 00	889 15	1,022 80	2,164 10	3,289 15	3,422 80	4,240 45
65	Wentworth	10,862 00	16,045 86	15,437 79	18,120 83	5,782 87	5,715 31	6,013 43
66	York, East and West	12,127 50	20,818 20	15,618 53	14,223 87	6,313 14	5,735 39	5,580 43
67	York, North	852 04	807 97	340 20	719 73	3,207 96	2,740 20	3,119 72
	Total	130,045 69	142,953 35	122,725 44	190,451 17	193,830 69	198,081 35	223,480 77

SCHEDULE B.

Showing the Number and Aggregate Amount of Mortgages Registered.

No.	Registry Division.	For nominal consideration or amount not specified.	For $1,000 or under.	Over $1,000 and not exceeding $2,000.	Over $2,000 and not exceeding $5,000.	Over $5,000.	Aggregate Amount.	
							$	c.
1	Algoma	14	316	141	107	15	861,816	44
2	Brant	21	366	320	221	38	3155,747	33
3	Bruce	38	257	193	183	28	1,290,204	05
4	Carleton	10	326	201	173	42	1,419,978	22
5	Dufferin	6	111	90	103	26	678,255	65
6	Dundas	3	88	66	83	17	546,774	00
7	Durham, East	4	69	49	51	13	380,382	04
8	Durham, West	1	83	51	64	7	402,180	14
9	Elgin	10	297	252	261	78	2,050,388	14
10	Essex	32	726	764	1,186	329	9,239,660	41
11	Fort William	6	127	103	58	18	667,461	45
12	Frontenac	....	161	79	67	22	604,445	39
13	Glengarry	....	115	100	80	17	621,203	84
14	Grenville	2	99	68	36	13	328,413	00
15	Grey, North	13	155	174	205	33	1,250,178	59
16	Grey, South	9	131	126	103	23	786,281	64
17	Haldimand	1	147	103	128	22	857,883	00
18	Haliburton	....	25	9	8	....	47,099	00
19	Halton	7	188	217	245	85	2,100,252	68
20	Hastings	7	310	205	143	38	1,183,506	06
21	Huron	20	211	181	281	44	1,820,514	95
22	Kenora	....	12	13	2	1	37,191	67
23	Kent	28	516	330	405	134	3,290,949	10
24	Kingston	2	120	87	101	19	747,346	00
25	Lambton	19	436	421	311	72	2,685,501	27
26	Lanark, North	5	89	48	41	2	271,359	15
27	Lanark, South	13	132	77	61	10	1,224,266	77
28	Leeds	2	186	140	124	29	866,439	06
29	Lennox and Addington	4	128	75	65	5	426,435	37
30	Lincoln	30	295	386	420	105	2,895,697	87
31	London	8	338	329	405	92	3,190,942	38
32	Manitoulin	1	87	23	20	1	144,113	25
33	Middlesex, East & North.	4	313	306	260	57	1,945,990	05
34	Middlesex, West	....	106	86	78	11	523,689	81
35	Muskoka	8	111	37	31	7	250,983	80
36	Norfolk	5	291	152	121	19	965,804	00
37	Northumberland, East	5	133	85	85	24	683,848	30
38	Northumberland, West	....	53	52	57	6	61,864	23
39	Nipissing	3	164	80	87	18	508,705	81
40	Ontario	3	360	241	217	53	1,863,598	31
41	Ottawa	13	378	347	701	228	7,795,949	65
42	Oxford	13	274	259	255	127	2,478,436	00
43	Parry Sound	1	107	21	11	3	29,250	60
44	Peel	4	167	173	188	71	1,762,289	00
45	Perth, North	11	169	239	284	56	1,929,103	58
46	Perth, South	2	90	81	50	46	476,710	00
47	Peterborough	6	286	204	157	21	1,100,900	26
48	Prescott	....	172	87	126	32	945,745	00
49	Prince Edward	3	102	79	68	14	513,085	38
50	Rainy River	....	....	....	....	....	....	
51	Renfrew	30	352	151	129	33	1,091,720	27
52	Russell	....	151	110	115	45	1,111,907	00
53	Simcoe	15	700	377	309	57	2,429,122	90
54	Stormont	1	192	118	105	36	831,661	52
55	Sudbury	4	59	32	37	21	409,240	16
56	Temiskaming	....	....	....	....	....	....	
57	Thunder Bay	1	110	68	48	14	501,639	27
58	Toronto, East	....	1,702	2,676	4,546	936	41,736,215	00
59	Toronto, West	8	1,372	2,238	3,306	911	23,548,331	00
60	Victoria	2	222	125	93	31	1,001,876	25
61	Waterloo	28	429	539	619	138	4,728,910	71
62	Welland	30	715	486	399	75	3,224,595	00
63	Wellington, North	6	94	133	18	....	7,591	09
64	Wellington, S. and C.	12	234	229	216	53	1,765,812	34
65	Wentworth	48	1,653	1,949	1,540	368	11,939,280	00
66	York, East and West	....	2,202	2,779	1,657	355	12,938,597	00
67	York, North	15	212	149	131	38	5,875,672	27
	Total	597	20,322	20,109	21,785	5,282	183,050,993	47

SCHEDULE C

Showing the Earnings, Disbursements and Net Incomes of the Registrar of Deeds for the year ending December 31st, 1922, and the sums payable under Section 101 of The Registry Act.

No.	Registry Division.	Where Office Situate	Registrar.	Gross Earnings	Disbursements	Net Income	Percentage under Sec. 101	Net for Registrar.	No.
				$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma	Sault Ste. Marie	H. J. Moorehouse	5,402 72	2,532 85	2,869 87	260 96	2,608 91	1
2	Brant	Brantford	Alex. Graham	6,846 35	1,974 00	4,872 35	1,236 18	3,636 17	2
3	Bruce	Walkerton	W. H. McFarlane	6,569 10	2,706 00	3,863 10	731 55	3,131 55	3
4	Carleton	Ottawa	/ D. H. McLean	7,511 13	3,070 28	4,440 85	1,020 43	3,420 42	4
5	Dufferin	Orangeville	F. J. Patterson	2,834 51	725 15	2,109 36	71 87	2,037 49	5
6	Dundas	Morrisburg	R. J. Dillen	1,758 60	715 00	1,043 60	....	1,043 60	6
7	Durham, East	Port Hope	W. H. Scott	1,840 15	720 00	1,120 15	....	1,120 15	7
8	Durham, West	Bowmanville	J. Alma Pollard, Act'g	2,225 05	729 00	1,496 05	....	1,496 05	8
9	Elgin	St. Thomas	J. H. Coyne	8,110 85	2,564 61	5,546 24	1,573 12	3,973 12	9
10	Essex	Sandwich	J. O. Reaume	30,300 08	8,895 85	21,404 23	15,663 81	5,740 42	10
11	Fort William	Fort William	J. E. Swinburne	†7,703 80	†3,286 10	†4,417 70	1,008 85	3,408 85	11
12	Frontenac	Kingston	W. J. Gibson	2,728 45	600 00	2,128 45	75 69	2,052 76	12
13	Glengarry	Alexandria	J. A. McRae	2,141 87	912 00	1,229 87	....	1,229 87	13
14	Grenville	Prescott	W. S. Johnston	1,871 40	520 00	1,351 40	....	1,351 40	14
15	Grey, North	Owen Sound	Geo. P. Creighton	4,632 80	2,079 03	2,553 77	166 13	2,387 64	15
16	Grey, South	Durham	A. H. Jackson	3,321 30	805 40	2,515 90	154 77	2,361 13	16
17	Haldimand	Cayuga	W. H. Howard	3,263 30	871 68	2,391 62	128 32	2,263 30	17
18	Haliburton	Minden	E. C. Young	*862 85	499 55	*363 30	....	*363 30	18
19	Halton	Milton	V. Chisholm	5,804 55	1,960 25	3,844 30	722 15	3,122 15	19
20	Hastings	Belleville	S. Russell	7,122 64	2,814 16	4,308 48	954 24	3,354 24	20
21	Huron	Goderich	Wm. Coats	6,308 48	2,159 20	4,149 28	874 64	3,274 64	21
22	Kenora	Kenora	C. W. Chadwick	†3,295 70	†1,825 00	†1,470 70	....	1,470 70	22
23	Kent	Chatham	J. B. Clark	9,805 58	4,067 00	5,738 58	1,669 29	4,069 29	23
24	Kingston	Kingston	J. P. Gildersleeve	2,654 30	999 96	1,654 34	15 43	1,638 91	24
25	Lambton	Sarnia	A. MacLean	10,145 05	4,388 00	5,757 05	1,678 52	4,078 53	25
26	Lanark, North	Almonte	H. C. Bowland	1,463 70	300 00	1,163 70	....	1,163 70	26
27	Lanark, South	Perth	Jas. Armour	2,357 65	700 00	1,657 65	15 76	1,641 89	27
28	Leeds	Brockville	Geo. E. Davis, Acting	2,604 18	181 57	2,422 61	529 94	2,929 93	28
			¶N. O. Kilpatrick	1,361 96	324 70	1,037 26			
29	Lennox and Addington	Napanee	G. S. Reid	2,466 85	1,000 50	1,466 35	....	1,466 35	29
30	Lincoln	St. Catharines	C. E. Fisher	11,875 20	4,475 45	7,399 75	3,059 77	4,339 98	30
31	London	London	R. H. Dignan	8,486 60	2,522 00	5,964 60	1,782 30	4,182 30	31
32	Manitoulin	Gore Bay	C. C. Platt	°1,709 75	686 80	°1,022 95	....	°1,022 95	32
33	Middlesex, E. and N.	London	Miss M. V. Walker	7,445 95	1,781 00	5,664 95	1,632 48	4,032 47	33
34	Middlesex, West	Glencoe	R. Dunlop	2,467 60	665 00	1,802 60	30 26	1,772 34	34
35	Muskoka	Bracebridge	J. E. Lount	†4,181 30	†2,345 00	†1,836 30	33 63	1,802 67	35
36	Nipissing	North Bay	×J. M. Deacon	†5,425 63	†5,214 15	....	....	**3,000 00	36
37	Norfolk	Simcoe	W. M. McGuire	4,797 00	1,851 00	2,946 00	283 80	2,662 20	37
38	Northumberland, E.	Colborne	A. G. Willoughby	3,334 65	918 00	2,416 65	133 33	2,283 32	38
39	Northumberland, W.	Cobourg	H. McCullough	2,053 55	555 00	1,498 55	....	1,498 55	39

40	Ontario	Whitby	G. W. Dryden	8,092 93	2,806 15	5,286 78	1,443 39	3,843 39	40
41	Ottawa	Ottawa	J. P. Fisher	12,638 25	5,531 00	7,107 25	2,796 52	4,310 73	41
42	Oxford	Woodstock	‡G. R. Pattullo	2,521 85	888 00	1,633 85	1,175 15	3,575 15	42
			+W. L. MacWhinnie	4,466 25	1,349 80	3,116 45			
43	Parry Sound	Parry Sound	C. Gillespie	2,030 71	636 00	1,394 71	....	1,394 71	43
44	Peel	Brampton	F. J. Jackson	4,703 80	1,720 00	2,983 80	295 14	2,688 66	44
45	Perth, N	Stratford	J. Steele	5,394 25	1,207 47	4,186 78	893 39	3,293 39	45
46	Perth, S	St. Mary's	H. F. Sharp	2,131 70	936 00	1,195 70	....	1,195 70	46
47	Peterborough	Peterborough	B. Morrow ††W. F. Morrow	6,350 65	2,142 00	4,208 65	904 33	3,304 32	47
48	Prescott	L'Original	F. W. Thistlethwaite.	2,842 45	1,408 00	1,434 45	....	1,434 45	48
49	Prince Edward	Picton	J. H. Holmes	2,455 60	350 50	2,105 10	71 02	2,034 08	49
50	Rainy River	Fort Frances	W. J. Keating	†4,090 53	†985 00	†3,105 53	352 77	2,752 76	50
51	Renfrew	Pembroke	R. A. Campbell	5,135 20	1,644 00	3,491 20	545 60	2,945 60	51
52	Russell	Rusell	Jno. A. Gamble	3,074 50	865 00	2,209 50	91 90	2,117 60	52
53	Simcoe	Barrie	R. J. Sanderson	13,441 49	4,150 53	9,290 96	4,761 86	4,529 10	53
54	Stormont	Cornwall	J. C. Alguire	3,203 50	1,120 00	2,083 50	66 70	2,016 80	54
55	Sudbury	Sudbury	S. Fournier	†8,003 56	†2,722 36	†5,281 20	1,440 60	3,840 60	55
56	Temiskaming	Haileyburyg	●L. H. Ferguson	†18,092 36	†8,736 69	†9,355 67	....	‖3,000 00	56
57	Thunder Bay	Port Arthur	J. M. Munro	†5,099 50	†2,103 90	†2,995 60	298 68	2,696 92	57
58	Toronto, E.	Toronto	Peter Ryan	59,063 40	29,605 30	29,458 10	22,912 29	6,545 81	58
59	Toronto, W.	Toronto	W. J. C. McCrea, (Acting)	52,639 75	21,453 95	31,185 80	24,467 22	6,718 58	59
60	Victoria	Lindsay	C. D. Barr	3,701 95	1,228 50	2,473 45	144 69	2,328 76	60
61	Waterloo	Kitchener	Oscar S. Eby	12,823 10	5,164 75	7,658 35	3,292 51	4,365 84	61
62	Welland	Welland	J. C. Crow	13,807 05	6,555 88	7,251 17	2,926 05	4,325 12	62
63	Wellington, N.	Arthur	Jas. Tucker	2,786 40	1,235 00	1,551 40	5 14	1,546 26	63
64	Wellington, S. and C.	Guelph	H. Hortop	6,008 30	1,830 00	4,178 30	889 15	3,289 15	64
65	Wentworth	Hamilton	R. K. Hope	37,790 73	15,962 00	21,828 73	16,045 86	5,782 87	65
66	York, E. and W.	Toronto	*o*W. J. Hill	33,990 78	12,039 85	21,950 93	20,818 20	6,313 14	66
			D. L. Tarlton, Acting	9,951 26	4,770 85	5,180 41			
67	York, N.	Newmarket	Miss E. D. McKay, (Acting)	4,867 97	852 04	4,015 93	807 97	3,207 96	67

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* Including $200. salary paid by the Province.

† Land Titles office included, 8 Geo. V, cap. 27, sec. 20.

° Including $600. salary paid by the Province—also the fees of the Registry and Land Titles offices, 8 Geo. V, cap. 27, sec. 20.

/ Appointed O. in C., 6th January, 1922.

¶ Appointed O. in C., 26th July, 1922, Assumed office, 9th August, 1922.

× Fees of the Registry and Land Titles offices are remitted monthly to the Provincial Treasurer, Mr. Deacon and his staff are paid salaries O. in C., 31st October, 1914.

** Salary.

‡ Died, 23rd April, 1922.

+ Appointed, O. in C., 24th August, 1922.

†† Appointed, O. in C., 4th July, 1922, to succeed B. Morrow resigned.

● Out of the fees of the Registry and Land Titles offices, Mr. Ferguson retains his salary of $3,000, pays to his staff their salaries as fixed by orders-in-council (first deducting therefrom and transferring to the Provincial Treasurer the amounts required by the superannuation Act), pays the incidental expenses of the offices, and then transmits the surplus, if any, to the Provincial Treasurer. See Orders-in-Council 12th May, 5th August and 21st December, 1921.

‖ Salary. *o* Died, 11th October, 1922.

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TWENTY-SIXTH ANNUAL REPORT

OF THE

Provincial Municipal Auditor

FOR

1922

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
Printed and Published by Clarkson W. James, Printer to the King's Most Excellent Majesty
1923

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THE UNITED PRESS LIMITED
400 Richmond St. W., Toronto

TO HIS HONOUR HENRY COCKSHUTT, ESQUIRE,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I have the honour to present to you the report of the Provincial Municipal Auditor for the year 1922.

H. C. NIXON,
Provincial Secretary.

Parliament Buildings,
Toronto, January, 1923.

Parliament Buildings,
Toronto, January, 1923.

To The Honourable H. C. Nixon, M.P.P.,
Provincial Secretary of the Province of Ontario.

Sir,—

I have the honour to present to you my report for the year 1922.

I have the honour to be, Sir,

Your obedient servant,

J. W. Sharpe,
Provincial Municipal Auditor.

Report of the Provincial Municipal Auditor

Toronto, Ont., January, 1923.

To The Honourable H. C. Nixon, M.P.P.,
Provincial Secretary of the Province of Ontario.

Sir,—I have the honour to present to you the Twenty-sixth Annual Report of the Provincial Municipal Auditor.

Counties of Prescott and Russell.

An audit of the accounts of these municipalities was ordered and referred to in the report for the year 1921. Mr. Crawley's report was received on January 27th, 1922, and is submitted herewith.

Village of Casselman

An audit of the accounts of this municipality was ordered and referred to in the report for the year 1921. Mr. Crawley's report was received on March 6th, 1922, and is submitted herewith.

Township of Calvert.

On January 20th, 1922, a copy of a resolution passed by the municipal council of the Township of Calvert was received requesting an audit of the accounts of that municipality. The appointment of Mr. John Clarke, of the city of Toronto, C.A., to make the necessary investigation and report was approved by Order in Council and the appointment was made on March 6th, 1922. Mr. Clarke's report was received on May 18th, 1922, and is submitted herewith.

Village of Fenelon Falls.

On January 20th, 1922, a petition signed by 64 ratepayers of the municipality of Fenelon Falls was received asking for an audit of the accounts of the municipality. The appointment of Mr. Gordon A. Peters, of the city of Toronto, C.A., to make the necessary investigation and report was approved by Order in Council. Mr. Peters' report was received on May 2nd, 1922, and is submitted herewith.

Township of Glackmeyer.

On March 2nd, 1922, a copy of a resolution passed by the municipal council of Glackmeyer asking for an investigation and report of the accounts of the municipality was received. The appointment of Mr. John Clarke, of the city of Toronto, C.A., to make the necessary investigation and report was approved by Order in Council. Mr. Clarke's report was received on June 23rd, 1922, and is submitted herewith.

TOWNSHIP OF MARTLAND.

On April 25th, 1922, a petition signed by 34 ratepayers of the Township of Martland, was received asking for an audit of the accounts of the municipality. The appointment of Mr. Alexander S. Leith, of the city of Toronto, accountant, to make the necessary investigation and report was approved by Order in Council. Mr. Leith's report was received on June 24th, 1922, and is submitted herewith.

TOWN OF SMITH'S FALLS.

On August 16th, 1922, a petition signed by ratepayers of the Town of Smith's Falls was received asking for an audit of the accounts of the municipality. The appointment of Mr. John Clarke, of the city of Toronto, C.A., to make the necessary examination and report was approved by Order in Council. Mr. Clarke's report was received on December 29th, 1922, and is submitted herewith.

TOWN OF HEARST.

On 8th December, 1922, copy of resolution passed by the municipal council of the Town of Hearst asking for an audit of the accounts of the School Corporation of said Town was received. The appointment of Mr. Alexander S. Leith, of the city of Toronto, accountant, to make the necessary investigation and report was approved by Order in Council. Mr. Leith's report has not yet been received.

I have the honour to be, Sir,
Your obedient servant,

J. W. SHARPE,
Provincial Municipal Auditor.

Ottawa, Ontario,
January 25th, 1922.

TO THE WARDEN AND COUNCIL,
United Counties of Prescott and Russell,
L'Orignal, Ontario.

GENTLEMEN,—

We have audited the Books, Accounts and Moneys of the United Counties of Prescott and Russell for the period from January 1st, 1917, to December 31st, 1921, and as a result thereof append hereto:—

(1) Consolidated Balance Sheet as at December 31st, 1921.
(2) Abstract of Receipts and Disbursements for five years ended December 31st, 1921.
(3) Abstract of Receipts and Disbursements on account of Construction and Maintenance of Highways and Bridges for the five years ended December 31st, 1921.
(4) Schedule of Debentures outstanding December 31st, 1921.
(5) Bank reconciliation.
(6) Schedule of Rates levied during the years 1917 to 1921 inclusive.
(7) Schedule of Interest accrued on debentures as at December 31st, 1921.
(8) Schedule of the Equalized Assessment as at June 25th, 1921.
(9) Schedule of Fire Insurance in force December 31st, 1921.

We beg to report as follows:—

BALANCE SHEET.

Arrears of Taxes, $95,226.56—This amount represents the unpaid levies on municipalities for the year 1921 and should be paid early in 1922.

Due by Province, $278,496.00—The yearly subsidy from the Province for construction and maintenance of highways is estimated at a percentage of the actual expenditure by the counties as follows:—

Provincial Roads,	60% of	$71,236.49	$ 42,741 60
County Roads,	40% of	578,819.88	231,528 00
Maintenance,	40% of	10,566.82	4,226 40
			$278,496 00

Your attention is directed to an abstract of Receipts and Disbursements on Highways and Bridges included in this report. The total disbursements for 1921 on account of Provincial roads appear as $94,271.87, from which must be deducted $23,035.38, being the proportion of Expenditure on Highways by the Province, which the Counties must bear, leaving a balance of $71,236.49 included as above.

Deficit, $36,590.34—The auditor's statement for year 1916 shows a surplus of $2,971.18. This statement does not include a liability for Accrued Interest on Debentures amounting to $1,642.82, which would reduce the surplus to $1,328.36. At the end of 1921 the deficit is $36,590.34, so the rates levied during the past five years have been short of the expenditure on Revenue Account by $37,918.70.

Accounts Receivable and Payable—We have been advised that there were no Accounts Receivable or Payable as at December 31st, 1921.

Banque d'Hochelaga Loan, $434,000.00—As shown by the Abstract of Disbursements on account of Highways included in this report, this loan has been occasioned principally by expenditure on account of Highways amounting to $333,450.79. The balance of $100,549.21 has been borrowed for current purposes. By-Law 807 provides that $300,000.00 may be borrowed from the Bank in connection with expenditure on account of Highways. At December 31st, 1921, the loan from the Bank amounted to $333,450.79, which is in excess of the amount authorized by the sum of $33,450.79. We would recommend that separate accounts be kept for Highway loans, as the interest on such loans during construction, in our opinion, is rightly chargeable against the construction of Highways, and would have the effect of increasing the subsidy from the Province. The interest has not been charged to construction in the past.

Debenture Interest Accrued, $27,397.46—The interest on your debentures is payable yearly. At December 31st, 1921, the above mentioned sum was accrued though not payable until 1922. Included in this report is a schedule marked "G," showing how this amount is compiled.

Due to Separate Schools, $12,977.52—This amount has accumulated through Provincial Grants and County levies, and is payable on the order of the Separate School Inspectors.

Town of Hawkesbury, $1,323.40—By-Law 809 authorizes a refund to the Town of Hawkesbury of one-third of levies provided by By-Laws 801 and 805, as follows:—

801	$1,323 37
805	2,646 75
	$3,970 12

Contingent Liability—We call your attention to a liability of the Counties of Prescott and Russell for a proportion of any expenditure on Highways which may have been made by the Province.

Capital Assets—Included with the Capital Assets is a sum for Highways and Bridges equal to the total issues of debentures on account of Highways and Bridges. This asset will be written down as the debentures are paid.

Due by Capital Account, $54,954.79—The estimated subsidy from Province on account of Roads is $278,496.00. In anticipation of this subsidy the Bank loans for Highways have been increased to $333,450.79. The difference of $54,954.79 has been shown on the Balance Sheet as a Revenue Asset and a Capital Liability.

Depreciation—As a deduction from Capital Assets, we have estimated the depreciation for five years as follows:—

On Buildings,	2%	per annum	$ 9,300 00
On Furniture,	10%	" "	15,359 72
On Machinery,	10%	" "	35,000 00
			$59,659 72

Debentures, $748,485.33—This amount represents the debentures issued and outstanding at December 31st, 1921. Attached hereto is Schedule "D" showing how this total is made up.

Capital Surplus, $88,059.73—Represents the equity of the Counties in Land, Buildings, Furniture and Machinery after providing for depreciation as mentioned above.

GENERAL.

By-Laws—The By-Laws were signed by the Clerk and Warden and bore the seal of the Counties. By-Law No. 735 is missing, and we have been advised by the Clerk that no such by-law is in existence, and that this number was omitted through an error.

Minutes of Road Committee—The minutes of the Road Committee were not signed in the following cases:—

Oct. 1917—Not signed by Chairman.
Mar. 7th, 1918— " " " Superintendent or Chairman.
Apr. 23rd, 1918— " " " " " "
Aug. 30th, 1920— " " " " " "

The proper signatures should be affixed. In future it would be advisable to secure the signatures in due course.

Licenses—For Peddlers and Auctioneers were verified by cash received shown on the Treasurer's duplicate receipts.

Bonds—The surety of the Treasurer is for $12,000, in the form of a policy of Employers' Liability Assurance Corporation, renewed May 20th, 1921, for one year. We have seen the renewal receipt only, as the Clerk advises that he cannot locate the policy. We would suggest that you obtain a duplicate.

Fire Insurance—Included in this report is a Schedule marked "I" showing the Fire Insurance in force.

Orders on the Treasurer—The following orders on the Treasurer have not been signed:—

1917—No. 451—Not signed by Superintendent of Roads.
1918— " 706— " " " " " "
" 266— " " " Chairman of Road Committee.
" 36— " " " " " " "
1920— " 581— " " " Superintendent of Roads.
" 557— " " " " " "
1921— " 1583— " " " " " "

Deposit of Cash Receipts—It has not been the practice of the Treasurer to deposit all money received, some of it being used to pay accounts and expenses as follows:—

1917	$6,292 10
1918	7,770 44
1919	8,998 73
1920	34,662 71
1921	13,774 76

Orders and vouchers for all these payments have been submitted to us.

All moneys received should be deposited in the Bank.

Miscellaneous Receipts From Highways—We were not able to trace these receipts to their source and would recommend that in future the Road Superintendent furnish the Treasurer with some account or memorandum of the amounts due, as these payments are made direct to the Treasurer and he has no way of determining their accuracy.

The Treasurer's books were well kept and the vouchers were in good order.

HIGHWAYS AND BRIDGES.

Errors in Extension of Paylists—In extending the hours by the rate a number of mistakes have occurred, which are detailed on Schedule marked "A" following. The results of these mistakes are as follows:—

In 1917 the labourers received $13.67 too much.
" 1918 " " " 4.82 " little.
" 1919 " " " 21.08 " "
" 1920 " " " 69.34 " much.
" 1921 " " " 77.61 " "

Errors in Additions of Paylists—Following is a schedule marked "B" showing mistakes in the addition of the paylists, the result of which is:—

In 1919 the Foremen paid out more than they received by $126 70
" 1920 " " " " less " " " " 1 90
" 1921 " " " " " " " " " 4 11

Paylist No. 1324 in 1920 from Mr. J. H. Villeneuve is missing. The previous auditors claimed that the additions were wrong by $110.00 and Mr. Villeneuve had deducted $143.13 from his paylist in December, 1921, to adjust the errors of 1920. In August, 1921, Mr. Villeneuve has added $100.00 to the amount of his paylist, making it total $373.00, and supplying the explanation that his previous cheque was wrong by that amount. We were unable to find anything wrong with this previous cheque. It would appear that Mr. Villeneuve owes this $100.00.

SIGNATURES ON PAYLISTS—It has occurred to us, in looking over the signatures of the labourers on the paylists, that in some cases there is a marked similarity between the foreman's handwriting and the labourers' signatures; in other cases there is no similarity, but all the labourers' signatures would appear to have been written by the same person; in still other cases a few of the labourers' signatures appear to have been written by one person. If such is the case, these paylists have little or no value as vouchers. At this point, we would direct your attention to By-law 712 which authorizes the Treasurer to send a cheque to each foreman on the receipt of a duplicate paylist certified by the foreman and approved and countersigned by the County Road Superintendent. The Treasurer has supplied us with these duplicate paylists certified, approved and countersigned as required.

VOUCHERS OTHER THAN PAYLISTS.—The vouchers and invoices for expenditures on County Roads have been kept by the Superintendent of Roads and were not in good order. The majority of these payments are covered by Minutes of the Road Committee, and all of the payments have been authorized by the Superintendent of Roads and the Chairman of the Roads Committee, as provided in By-law 712. Schedule "C" following shows in detail the payments for which no supporting vouchers or invoices, other than endorsed cheques, were submitted. These payments in total are as follows:—

1917	$22,935 49
1918	15,716 30
1919	61,995 63
1920	61,062 63
1921	51,909 81

In handling of payments on account of Highways and Bridges for the future we would recommend the following:—

(1) That a separate wages account be opened at the Bank, to which should be transferred an amount sufficient to cover the duplicate paylists submitted by the foremen.

(2) Cheques payable to the order of the labourers be sent to the respective foremen or preferably direct to the men.

(3) That the Treasurer be supplied at least monthly with all invoices supporting orders on him in the same way as the House of Refuge accounts are handled at the present time.

All of which is respectfully submitted.

A. A. CRAWLEY,

Chartered Accountant,

CRAWLEY, MILNE & COMPANY.

UNITED COUNTIES OF PRESCOTT AND RUSSELL

CONSOLIDATED BALANCE SHEET AS AT DECEMBER 31ST, 1921.

CAPITAL ASSETS

Capital Outlay:		
Land		9,000 00
Court House, House of Refuge and Registry Office		93,000 00
Furniture		30,719 45
Machinery		70,000 00
Highways and Bridges:		
Debentures	762,999 73	
Bank Loan	54,954 79	
		817,954 52
		1,020,673 97
Less Depreciation represented by		
Debentures paid	69,514 40	
Estimated Depreciation on Buildings, Machinery and Furniture	59,659 72	
		129,174 12
		891,499 85

CAPITAL LIABILITIES

Debentures Issued:		
House of Refuge	40,000 00	
General Fund	15,000 00	
Highways and Bridges	762,999 73	
	817,999 73	
Less Repayments	69,514 40	
Debentures Outstanding		748,485 33
Due to Revenue Account		54,954 79
Capital Surplus		88,059 73
		891,499 85

REVENUE ASSETS

Banque d'Hochelaga:		
Current Account	36,778 80	
Less Outstanding Cheques	29,880 84	
		6,897 96
Debenture and Coupon Account		1,617 77
Arrears of Taxes for Year 1921:		
Cumberland	11,076 65	
Cambridge	16,339 84	
Clarence	17,202 83	
Hawkesbury Town	15,588 48	
Hawkesbury West	7,243 90	
Longueuil	5,090 50	
L'Orignal	2,051 37	
Plantagenet North	12,695 49	
Plantagenet South	7,937 50	
		95,226 56
Deferred Charges:		
Insurance Unexpired	333 70	
Interest prepaid on Bank Loans	3,199 03	
		3,532 73
Due by Province (Estimated)		278,496 00
Due by Capital Account		54,954 79
Deficit		36,590 34
		477,316 15

REVENUE LIABILITIES

Banque d'Hochelaga Loan:		
For Current Purposes	100,549 21	
For Highways and Bridges	333,450 79	
		434,000 00
Debentures and Coupons Due and Unpaid:		
By-law 595, due Dec. 31st, 1921	1,445 20	
Coupons Outstanding	172 57	
		1,617 77
Debenture Interest Accrued—Not Due:		
By-law 574	135 70	
" 619	85 50	
" 694	847 07	
" 717	1,404 90	
" 734	1,418 96	
" 752	3,569 08	
" 787	3,366 35	
" 797	16,569 90	
		27,397 46
Due to Separate Schools		12,977 52
Due to Hawkesbury Town		1,323 40
		477,316 15

UNITED COUNTIES OF PRESCOTT AND RUSSELL

Abstract of Receipts and Disbursements for Years 1917 to 1921 Inclusive.

Source of Income	1917	1918	1919	1920	1921
Rates:					
Alfred	....	6,733 25	14,062 35	12,298 51	14,707 65
Caledonia	6,916 40	6,777 45	9,611 77	11,465 95	7,617 89
Cambridge	6,469 96	8,261 09	8,634 72	8,620 34	15,089 14
Casselman	994 78	1,040 90	1,038 10	1,839 60	1,748 77
Clarence	19,121 33	11,210 72	....	11,186 85	19,586 15
Cumberland	10,813 57	11,305 24	11,271 16	19,751 30	7,500 00
Hawkesbury—Town	4,263 37	4,461 00	5,635 40	....	9,986 40
Hawkesbury—East	11,118 10	11,623 60	11,598 86	20,307 53	20,566 22
Hawkesbury—West	5,189 30	5,426 41	5,414 82	9,480 41	....
Longueuil	2,171 35	4,762 47	2,398 53	2,692 36	3,764 00
L'Orignal	....	1,279 01	2,138 30	2,899 90	....
Plantagenet—North	7,412 65	....	15,480 86	13,539 42	....
Plantagenet—South	....	14,958 62	7,629 26	13,357 51	7,000 00
Rockland	1,989 57	2,081 80	2,669 40	4,730 40	3,939 31
Russell	8,603 21	8,994 38	8,975 23	15,714 03	18,335 27
Vankleek Hill	2,415 91	2,527 90	2,521 10	4,467 60	3,276 25
Interest, Banque d'Hochelaga:	28 75	316 30	......	283 90	183 10
Accrued on Debentures Sold	583 56	756 16	2,597 26	904 20	2,367 12
From Municipalities	207 36	172 91	234 28	146 30	411 34
Education—Grants, Public Schools	6,683 15	7,855 27	10,883 21	13,551 43	17,946 61
Continuation Classes	358 91	366 27	295 67	......	......
Libraries	105 50	80 00	......	91 50	158 28
Separate Schools	......	572 02	536 31	2,069 80	5,320 85
Week Schools	......	120 00	......	......	......
Fees from Examinations	36 00	26 00	22 00	26 00	20 00
Administration of Justice:					
Provincial Treasurer	1,545 77	2,081 99	1,663 86	791 49	3,953 61
Division Courts	33 54	31 35	34 68	22 70	37 24
Fines	8 00	34 95	10 85	26 00	40 00
Registry Office—Prescott	94	17 42	32 36	83 69	78 96
Registry Office—Russell	57 55	23 08	43 50	235 68	146 52
Jury Fund	3 00	......	36 80	3 00	1 50
Debentures Sold	50,000 00	50,000 00	150,000 00	200,000 00	299,999 73
Premium on Debentures	545 00	......	4,435 00	......	......
House of Refuge	1,710 02	1,464 40	5,121 95	5,121 44	2,253 98
Roads and Bridges	275 98	......	......	27 13	......
Provincial County Roads:					
Subsidy	......	35,848 37	40,898 27	68,493 44	69,669 09
Miscellaneous	......	......	89 87	......	13 05
County Roads:					
Subsidy	65 31	1,104 25	......	78,154 06	175,465 87
Miscellaneous	......	......	......	1,187 88	766 43
Licenses:					
Peddlers	442 00	389 00	328 00	236 00	319 00
Auctioneers	45 00	100 00	70 00	85 00	85 00
Redemption of Lands	167 73	185 23	81 45	537 80	46 58
Non-Resident Taxes	4,142 79	3,119 39	4,547 33	3,093 12	4,006 78
Current Loans	......	......	......	12,000 00	......
Miscellaneous	6 00	......	......	8 00	......
Total Receipts	154,531 36	206,108 20	331,042 51	539,531 27	716,407 69
Liability to Bank, Dec. 31, 1921	31,293 73	24,310 91	106,711 86	297,429 76	427,102 04
Forward	185,825 09	230,419 11	437,754 37	836,961 03	1,143,509 73

UNITED COUNTIES OF PRESCOTT AND RUSSELL

Abstract of Receipts and Disbursements for Years 1917 to 1921 Inclusive.

Nature of Disbursements	1917	1918	1919	1920	1921
General Expense:					
Council Meetings	1,489 10	1,527 45	1,640 60	1,839 80	2,242 90
Commissioners	451 15	377 50	595 71	992 53	1,619 60
Auditors	70 00	70 00	70 00	85 50	115 50
County Clerk—Salary	400 00	500 00	600 00	600 00	600 00
County Treasurer—Salary	800 00	900 00	1,000 00	1,200 00	1,200 00
Janitor and Caretakers	232 50	255 00	270 00	285 00	330 00
Fuel and Light	596 35	648 99	903 35	1,444 86	777 94
Insurance	150 80	175 00	894 60	255 00	175 00
Law Costs	35 13	2 00	2 00	990 85	337 06
Printing, Advertising, Postage, etc.	999 91	925 90	1,286 62	2,126 69	1,347 15
Furniture	......	......	58 26	89 39	630 06
Repairs	73 55	102 90	131 24	142 05	204 54
War Tax	16,518 47	16,518 47	......	......	......
Administration of Justice:					
Auditors of Accounts	90 70	60 20	59 10	59 80	94 10
Crown Attorney and Clerk	835 08	842 91	634 93	775 64	893 41
Constables	633 88	418 08	455 79	609 36	1,022 39
Coroners	264 40	120 40	249 65	170 60	248 55
Crier	20 15	......	......	......	......
Crown Witnesses	459 15	210 40	88 30	64 20	39 00
Division Court—Jury	14 20	......	12 00	......	65 00
Gaol Supply	188 84	177 13	292 40	207 85	183 46
Gaol Salaries	1,279 31	1,495 16	1,920 28	1,965 16	2,141 88
Judge's Expense	15 00	13 00	5 00	7 00	8 50
Jury	508 79	150 41	563 61	660 13	47 43
Re Lunatics and Prisoner	411 97	154 82	178 48	219 62	304 05
Registry Offices	505 60	1,027 09	257 09	399 10	861 75
Stenographers	27 46	6 00	200 67	188 75	166 70
Selection of Jurors	274 94	294 55	125 80	144 70	104 70
Sheriff	872 29	1,151 81	1,328 37	1,228 50	1,461 02
Surgeons	143 20	250 40	411 40	221 15	385 55
Justices of the Peace	59 89	35 75	70 70	20 95	67 62
County Court Clerk	8 00	12 00	16 00	24 00	24 00
Interest, Banque d'Hochelaga:	1,695 15	3,377 45	6,659 20	17,284 25	18,782 21
Sundries	......	......	......	270 64	......
Debenture Interest	2,528 83	5,315 59	8,010 32	16,607 53	26,851 82
Education—High Schools:					
Hawkesbury	2,003 92	1,916 84	1,692 01	1,645 42	2,798 98
Vankleek Hill	4,677 71	4,818 63	6,592 50	4,410 57	8,852 15
Rockland	2,146 64	2,062 14	2,357 65	2,371 66	3,501 83
Plantagenet	1,213 19	940 89	990 49	751 83	2,257 48
Winchester	......	......	85 73	39 63	250 19
Morewood	221 95	......	......	......	......
Public Schools	7,707 81	8,882 36	11,894 91	14,535 11	18,902 51
Separate Schools	......	100 83	915 40	2,076 82	3,500 31
Continuation Classes	5,574 68	6,225 88	4,950 14	6,420 64	4,202 89
Inspector—Salary	1,500 00	1,500 00	1,550 00	1,750 00	1,750 00
Examination Expenses	267 66	401 24	452 36	509 68	531 98
Teachers' Institute	75 00	75 00	50 00	50 00	......
School Libraries	105 50	80 00	......	91 50	158 28
Week Schools	......	120 00	......	......	......
Redemption of Lands	167 73	185 23	81 45	537 80	46 58
Non-Resident Taxes	4,142 79	3,119 39	4,547 33	3,093 12	4,006 78
Debentures Paid	4,419 14	5,991 54	7,656 13	13,339 48	19,471 03
Discount on Debentures	......	889 00	75 00	24,980 00	4,349 73
House of Refuge	16,070 64	17,508 46	26,560 16	30,229 19	17,987 63
Roads and Bridges	2,911 41	3,347 70	7 00	1,463 68	1,016 00
Provincial County Roads	......	599 13	114,155 74	116,165 15	94,271 87
County Roads—Construction	86,426 84	90,482 64	185,851 20	425,391 09	578,819 88
Maintenance of County Roads	6,387 91	8,630 34	12,179 41	15,223 86	10,566 82
Current Loans	......	......	......	12,000 00	......
Forward	58,147 85	64,240 17	60,522 66	85,833 46	110,039 49

UNITED COUNTIES OF PRESCOTT AND RUSSELL

Abstract of Receipts and Dispursements for Years 1917 to 1921 Inclusive—Continued.

Nature of Disbursements	1917	1918	1919	1920	1921
Miscellaneous Grants:					
Agriculture	150 00	150 00	600 00	1,312 50	1,300 00
Canadian Patriotic Fund	1,000 00	600 00	......	......	......
British Red Cross	200 00	......	......	......	......
Catholic Army Huts	......	1,000 00	......	......	......
Red Triangle Fund	......	1,800 00	......	......	......
Mothers' Allowances	......	......	......	......	3,620 35
Miscellaneous	761 15	581 78	1,207 38	679 84	583 81
Total Disbursements	180,785 46	199,125 38	413,443 46	730,249 17	846,079 97
Liability to Bank, Jan. 1, 1921	5,039 63	31,293 73	24,310 91	106,711 86	297,429 76
Total	185,825 09	230,419 11	437,754 37	836,961 03	1,143,509 73

UNITED COUNTIES OF PRESCOTT AND RUSSELL

Abstract of Receipts and Expenditure on Account of Construction and Maintenance of Highways and Bridges.

Source of Revenue	1917	1918	1919	1920	1921	Total
Rates Levied for Roads, Bridges and Maintenance	16,518 42	16,518 47	33,636 94	67,273 88	45,268 64	179,216 35
Debentures Sold:						
Nominal Value	50,000 00	50,000 00	150,000 00	200,000 00	299,999 73	749,999 73
Prem. on Debentures	545 00	.....	4,435 00	.....	......	4,980 00
Government Subsidy:						
County Roads	65 31	1,104 25	......	78,154 06	175,465 87	254,789 49
Provincial Roads	.....	35,848 37	40,898 27	68,493 44	69,669 09	214,909 17
Miscellaneous Receipts	.....	......	89 87	1,187 88	779 48	2,057 23
Total Receipts	67,128 73	103,471 09	229,060 08	415,109 26	591,182 81	1,405,951 97
Proportion of Total Liability to Bank:						
December 31st	19,936 90	16,177 92	99,304 19	240,975 03	333,450 79	333,450 79
Total	87,065 63	119,649 01	328,364 27	656,084 29	924,633 60	1,739,402 76

UNITED COUNTIES OF PRESCOTT AND RUSSELL

ABSTRACT OF RECEIPTS AND EXPENDITURE ON ACCOUNT OF CONSTRUCTION AND MAINTENANCE OF HIGHWAYS AND BRIDGES—Continued.

NATURE OF EXPENDITURE	1917	1918	1919	1920	1921	Total
Provincial County Roads:						
Pay Lists............	......	599 13	24,629 92	3,563 29	959 20	29,751 54
Contracts, Bridges....	......	......	4,402 00	......	......	4,402 00
Highways	......	......	77,913 44	91,875 30	56,954 46	226,743 20
Treasurer of L'Orignal	......	......	61 50	8,119 90	......	8,181 40
Oil..................	......	......	......	......	11,064 79	11,064 79
Engineer............	......	......	5,031 00	8,371 94	......	13,402 94
Miscellaneous........	......	......	2,117 88	4,234 72	2,258 04	8,610 64
Treasurer of Ontario..	......	......	......	......	23,035 38	23,035 38
	......	599 13	114,155 74	116,165 15	*94,271 87	325,191 89
County Roads:						
Pay Lists............	10,551 02	1,788 85	62,806 90	130,548 93	185,957 76	391,653 46
Contracts, Bridges....	35,139 15	77,432 68	29,829 30	39,961 42	25,159 74	207,522 29
Highways	12,177 98	1,848 50	23,969 11	169,169 54	302,657 46	509,822 59
Machinery purchased.	18,858 18	1,086 44	46,646 33	38,066 75	674 17	105,331 87
Oil..................	557 00	......	826 36	5,188 63	26,153 70	32,725 69
Explosives...........	202 78	......	1,970 19	1,562 67	2,538 23	6,273 87
Treasurer of Vankleek Hill...............	......	......	......	7,275 58	3,924 42	11,200 00
Treasurer of Hawkesbury Town........	405 00	......	......	4,453 50	......	4,858 50
F. A. Senecal, Expense	1,415 67	642 90	1,549 51	1,518 95	1,203 64	6,330 67
Salary..	1,200 00	1,200 00	1,400 00	2,000 00	2,000 00	7,800 00
Treasurer of Carleton.	......	......	......	......	3,830 70	3,830 70
Treasurer of North Plantagenet........	1,500 00	......	......	447 70	......	1,947 70
Engineer............	527 50	1,929 00	2,725 85	5,146 80	......	10,329 15
Coal................	......	......	397 35	3,201 14	3,178 36	6,776 85
Miscellaneous Supplies	3,892 56	4,554 27	13,730 30	16,849 48	21,541 70	60,568 31
Total...........	86,426 84	90,482 64	185,851 20	425,391 09	578,819 88	1,366,971 65
Maintenance:						
Pay Lists............	638 79	8,630 34	9,413 70	12,224 66	9,118 96	40,026 45
Miscellaneous Supplies	......	......	2,765 71	2,999 20	1,447 86	7,212 77
Total...........	638 79	8,630 34	12,179 41	15,223 86	10,566 82	47,239 22
Grand Total of All Expenditure...........	87,065 63	99,712 11	312,186 35	556,780 10	683,658 57	1,739,402 76
Proportion of Bank Liability:						
January 1st......	......	19,936 90	16,177 92	99,304 19	240,975 03	......
	87,065 63	119,649 01	328,364 27	656,084 29	924,633 60	1,739,402 76

* Expended by Counties of Prescott and Russell..........	$71,236 49
" " Treasurer of Ontario......................	23,035 38
	$94,271 87

UNITED COUNTIES OF PRESCOTT AND RUSSELL

SCHEDULE "A"

Errors in Extension of Pay Lists.

Amount of List	Date	Increase	Decrease	Amount	Date	Increase	Decrease
			1917				
43 31	Feb. 5	..	0 10	564 75	July 21	3 00	..
119 45	May 1	..	02	44 05	24	50	..
215 74	June 5	..	1 50	242 20	Aug. 3	..	4 00
168 90	9	0 15	..	702 91	25	2 25	..
649 27	July 2	..	85	170 90	Sept. 1	..	3 00
251 55	7	..	15	672 05	13	20	..
277 00	7	..	3 27	474 35	Oct. 4	..	4 73
362 17	8	..	2 40	30 45	Nov. 21	25	..
Amount Overpaid, 13.67.						6 35	20 02
			1918				
88 01	Feb. 12	..	0 05	277 95	July 1	$1 00	..
37 75	Apr. 18	..	40	292 25	13	5 50	..
56 60	18	..	2 30	477 00	Sept. 13	1 97	..
222 05	July 2	..	1 00	277 90	13	10	..
Amount Underpaid, 4.82.			3 75			8 57	
			1919				
207 55	Mar. 15	0 30	..	1,045 25	Aug. 6	6 50	..
238 25	Jan. 31	2 70	..	1,319 92	11	..	8 00
614 25	Mar. 3	..	0 25	1,405 70	25	..	3 00
660 80	28	1 15	..	696 95	25	..	1 00
272 28	May 31	4 00	..	1,399 82	Sept. 20	2 15	..
1,002 84	June 6	..	1 20	978 81	20	60	..
961 51	28	6 13	..	1,022 50	22	50	..
604 35	July 7	..	2 30	857 40	22	9 00	..
111 47	10	3 50	..	83 44	Nov. 5	..	25
993 55	12	2 00	..	223 50	21	..	3 60
311 80	7	..	1 00	755 73	Dec. 3	..	20
473 06	19	10 30	..	415 50	3	3 50	..
1,134 61	28	1 35	..	202 00	..	..	75
184 35	28	50	..	1,399 82	Sept. 20	2 15	..
507 50	28	50	..	978 81	..	..	..
1,076 85	28	..	18 40	..	..	..	..
1,014 00	Aug. 6	4 20	..				
Amount Underpaid, 21.08.						61 03	39 95
			1920				
374 90	Jan. 12	..	3 50	446 87	July 13	0 62	..
441 66	27	0 30	..	627 00	20	..	3 33
714 88	Feb 11	..	4 00	87 97	20	..	90
780 93	Mar. 24	..	7 15	670 72	22	40	..
172 83	25	..	5 00	518 90	31	3 50	..
164 90	Apr. 4	..	9 00	1,363 80	Aug. 17	3 60	..
141 25	May 8	..	10 00	167 26	Sept. 4	01	..
321 47	10	17	..	685 25	23	..	60
470 60	18	..	1 00	1,824 95	30	..	1 00
192 00	June 1	3 50	..	381 00	Oct. 15	..	5 00
378 64	3	..	50	1,399 70	19	40	..
217 95	5	..	3 00	484 20	27	..	7 00
538 35	23	..	2 25	265 95	27	..	12 00
1,121 10	23	..	10 50	748 20	29	..	4 00
426 03	July 2	1 75	..	375 00	Nov 23	..	35
448 70	5	..	2 05	1,210 03	23	..	8 00
377 06	5	..	1 00	79 20	Dec. 1	15	..
1,506 00	9	1 20	..	323 45	13	2 50	..
274 28	9	6 00	..	648 80	20	3 20	..
490 92	9	4 49	..				
Amount Overpaid, $69.34.						31 79	101 13

UNITED COUNTIES OF PRESCOTT AND RUSSELL

SCHEDULE "A"

Errors in Extension of Pay Lists—Continued,

1921

Amount of List	Date	Increase	Decrease	Amount	Date	Increase	Decrease
Foremen							
Melvin.....	Mar 21	10 00	..	677 08	Sept. 26	0 93	..
Villeneuve..	May 19	..	9 59	337 08	Oct. 22	1 00	..
Boileau....	27	..	6 00	863 56	22	20	..
Ouilette....	27	1 30	..	493 14	27	..	2 00
Villeneuve..	July 8	..	8 70	790 30	Nov. 1	..	25
Parent.....	Aug. 2	1 50	..	1,238 95	1	1 25	..
432 40	22	..	63 00				
244 75	30	..	12 50				
153 30	31	..	1 75				
422 65	Sept. 2	12 00					
Amount Overpaid, 77.61						26 18	103 79

UNITED COUNTIES OF PRESCOTT AND RUSSELL

Errors in Addition of Pay Lists.

SCHEDULE "B"

1919

Date	Amount of Paylist	Increase	Decrease
June 3	630 00	......	45
10	531 08	112 20	
July 3	281 15	1 00	
10	111 47	10 00	
12	993 55	......	20
Aug. 6	541 14	5 00	
Sept. 16	111 08	......	90
Oct. 20	1,018 84	05	
Net Increase, $126.70		128 25	1 55

1920

Dec. 27, 1919	973 50	......	50
May 26, 1920	336 05	1 00	
June 9	1,374 00	......	10 00
18	1,340 05	10	
Aug. 24	1,832 95	1 00	
30	1,208 70	1 00	
Sept. 4	33 06	1 00	
Oct. 4	1,383 70	4 00	
Nov. 23	129 20	50	
Net Decrease, $1.90		8 6	10 50

1921

July 11	276 40	......	4 00
Sept. 17	1,242 77	......	11
Net Decrease, $4.11			4 11

UNITED COUNTIES OF PRESCOTT AND RUSSELL

SCHEDULE "C"

List of Supporting Vouchers Missing.

Feb.	8	O. Daigneault	42 09
		L. Menard	31 93
		L. Pilon	22 91
		J. Bourgon	10 42
		W. Leger	37 50
Mar.	14	L. Maynard	3 33
		F. Paquette	7 50
		W. MacIntosh	13 23
		Z. Bourgon	8 41
		O. Daigneault	3 00
		J. Bertrand	3 10
		W. McKay	10 82
		S. Bertrand	3 70
		C. Pilon	4 17
		Z. Bourgon	6 25
April	25	F. A. Senecal	5 83
	27	J. McQueen	284 00
June	22	F. A. Senecal	700 00
	23	Treasurer of Russell	99 75
		McDonell & Dibblee	390 50
		Treasurer of Russell	43 35
	26	V. Belanger	95 00
		H. McCullough	24 00
July	29	F. A. Senecal	175 72
		F. A. Senecal	271 22
	25	McDonell & Dibblee	1,500 00
		McDonell & Dibblee	587 20
		Ontario Bridge Co	6,486 40
		P. Cadieux	15 00
		D. McDiarmid	83 49
Aug.	25	McDonell & Dibblee	1,000 00
		J. O'Brian	80 00
	31	P. Beriault	100 00
		McDonell & Dibblee	2,000 00
		W. Leroy	7 45
		C. Gascon	11 35
Sept.	1	F. A. Senecal	33 88
		W. Fredette	54 00
		Wm. Coupal	10 00
		J. Boileau	10 00
		D. Lariviere	4 00
		T. Sherman	15 00
		J. Legault	420 00
	8	J. LaPlante	8 60
Sept.	22	J. O'Brian	81 00
		McDonell & Dibblee	2,000 00
		McDonell & Dibblee	1,754 68
Oct.	18	McDonell & Dibblee	2,945 60
		J. O'Brian	75 00
		A. Pilon	15 00
		J. Bourdeau	24 80
	22	A. St. Lewis	29 00
		P. Tourangeau	8 57
		W. Cunning	18 75
		H. Cameron	320 00
		J. Baron	8 00
	23	H. Marion	10 00
		Mrs. Gratton	4 00
		D'Aoust & Cie	48 44
		J. Cotton	56 00
		F. Chevrier	15 00
Nov.	14	H. Villeneuve	12 00
		J. W. Cameron	35 20
		S. Leger	19 25
		Mr. Gauthier	7 80
Dec.	6	D. Ranger	7 00
		W. Hagar	15 50
		I. Leclair	12 00
		J. Tetreault	48 70
		H. Villeneuve	26 60
		J. B. Levac	24 75
		L. Baker	48 50
		J. St. Denis	63 00
		Ontario Bridge Co	65 25
	26	R. Pearl	15 00
		E. Quan	25 00
		D. Doyle	3 70
		A. Compeau	1 00
		Russell Brick & Fibre Co	150 00
		A. Bourgon	7 88
		A. Boileau	100 00
		L. Monard	15 00
		T. Emard	25 50
		D. Villeneuve	14 00
		D. Labrosse	21 00
		D'Aoust & Cie	23 92
		J. W. Birmingham	10 00
		Total, 1917	$22,935 49

List of County Roads Vouchers Missing—1918.

Jan.	10	P. Duffy	30 00
		H. Cameron	66 00
		W. Lalonde	30 15
		G. L. Francoeur	34 70
		F. A. Senecal	39 35
		J Denis	18 20
		J. Clement	58 50
		E. Leclair	3 00
		S. Leduc	69 20
		F. Lavergne	21 80
		Treasurer of Longueuil	8 30
Feb.	5	J. Francoeur	80 10
		C. Higginson	10 00
		L. Rose	47 60
		A. Dewer	46 25
Mar.	12	V. Belanger	45 60
		F. A. Senecal	100 00
Mar,	12	J. Shane	4 40
		S. Leduc	77 70
April	30	V. Belanger	65 00
		F. A. Senecal	51 70
		F. A. Senecal	14 96
		O. Schouinard	85 75
		J. Denis	9 80
		A. Dewar	6 50
		E. Leclair	3 00
		J. Shane	4 40
		J. Clement	65 90
		X. Gauthier	25 20
May	10	Ontario Bridge Co	800 00
		A. G. Cross	48 40
		E. Racine	21 00
		G. Sherman	11 60
	22	V. Belanger	260 00

UNITED COUNTIES OF PRESCOTT AND RUSSELL

SCHEDULE "C"

List of County Roads Vouchers Missing—1918—Continued.

May 22—	J. Villeneuve	39 50
	J. McPhee	4 00
June 4—	F. Blondin	32 00
	W. Lanthier	50 00
	C. Hascon	43 50
	W. Marlow	4 50
	F. Lavergne	66 50
	Ontario Bridge Co.	940 00
	Ontario Bridge Co.	1,451 20
	L. Grenier	36 30
	J. Denis	59 00
	Ontario Bridge Co.	3,812 00
	Ontario Bridge Co.	2,109 27
28—	D. Taylor	37 53
	R. Sparks	3 20
	A. Quan	11 00
	R. Scott	19 00
	D. Taylor	8 33
	V. Belanger	260 00
	Sawyer-Massey Co.	21 00
	P. Duffy	15 00
	A. Carriere	12 00
	E. Racine	20 00
	D. Hebert	16 80
July 6—	J. Martin	89 25
	E. Ravary	52 80
	Ontario Bridge Co.	526 08
	J. Armstrong	700 00
	J. Dennis	269 65
	S. Leduc	77 25
	V. Belanger	180 00
	V. Belanger	152 00
June 28—	A. Larocque	24 50
July 6—	P. Duffy	5 00
	D. McDiarmid	75 50
	J. Sabourin	99 00
	J. Morin	17 00
	J. Robilliard	4 50
	D. D'Aoust	2 25
	D'Aoust & Belanger	36 43
	G. Pharand	14 65
	H. Allison	36 30
Aug. 8—	E. Ravary	92 65
	J. Byers	48 08
Aug. 8—	M. Lamourieux	5 00
30—	X. Gauthier	16 00
Sept. 10—	H. Meech	22 80
	V. Belanger	106 00
16—	E. Gauthier	30 35
Oct. 17—	J. Tetreault	48 50
	D. Kirby	242 10
	J. Meech	49 00
	G. Francoeur	4 50
	G. Lighthall	10 00
	D'Aoust & Belanger	10 55
	W. Lauzon	1 20
	W. Lalonde	2 40
	H. Brazean	7 65
	L. Dorin	1 40
	P. Tourangeau	81 25
Nov. —	S. Leger	25 00
	L. Dorin	236 50
	A. Sauve	1 90
	E. Labrose	6 50
	W. McCann	6 50
21—	E. Brisson	3 00
	W. McDiarmid	44 20
	F. Lavergne	78 60
	O. Boileau	83 00
	E. Leclair	3 00
	E. Leclair	20 00
Dec. 9—	L. Rose	67 60
	J. Martin	61 23
	A. Lanthier	10 80
	D. McDiarmid	6 00
	J. Labelle	21 68
	F. Blondin	104 80
	D. McCann	6 00
	J. Dicaire	24 00
	J. McPhee	44 25
	D. McDiarmid	4 30
	L. Grenier	20 30
	Williams & Wilson	9 86
	G. Quesnee	15 00
	J. Racine	15 00
	W. Leger	100 00
	W. Leger	200 00
	Total, 1918	$15,716 30

SCHEDULE "C"

List of Highway Vouchers Missing—1919.

Jan. 1—	F. A. Senecal	34 70
	Ontario Bridge Co.	1,536 00
	Ontario Bridge Co.	1,100 00
	W. S. Leger	400 00
	J. Grenon	548 16
	W. Chenier	33 00
	S. Leduc	85 25
	J. Ferrier	310 00
	C. Rathwell	137 25
	J. Melvin	38 25
	J. A. Dent	279 02
	J. A. Dent	103 25
Feb. —	A. Desauteles	1,600 00
	C. Hayes	150 00
	J. A. Dent	759 91
	Treas. of L'Orignal	37 75
Feb. —	Ontario Bridge Co.	1,500 00
	J. Dennis	191 40
March —	R. Harvey	84 00
	R. Lauzon	28 00
	H. Sauve	24 00
	J. Dent	778 79
	H. Clement	49 00
	R. Harvey	14 00
	M. Watson	28 00
	C. Smith	14 00
	E. Labrosse	12 00
	R. Smith	21 00
	R. Mooney	28 00
	D. Lafrance	21 00
	W. Lafrance	21 00
	L. Fournier	32 00

UNITED COUNTIES OF PRESCOTT AND RUSSELL

SCHEDULE "C"

List of Highway Vouchers Missing—1919—Continued.

March	—W. Villeneuve	14 00
	A. Pharand	16 00
	J. Wylie	14 00
	H. Allison	13 50
	E. Steele	87 50
	F. Barton	50 00
	F. Blondin	80 35
April	—J. Corson	44 00
	R. McEwen	98 50
	W. Ralph	144 00
	H. Allison	7 50
	J. Gratton	25 00
May	—J. Dent	16 67
	R. McEwen	20 00
	K. O'Reilly	36 88
	J. Bourgon	50 00
	Mr. Leduc	34 60
	J. Mooney	7 00
	The Citizen	15 75
	O. Goulet	25 00
	F. Lavergne	57 35
June	—Can. Pac. Rly	149 80
	Mr. Major	55 43
	Can. I. I. Co	80 40
	Dore & Fils	10,000 00
	Mr. Grenier	108 50
	P. Tourangeau	125 75
	F. Blondin	70 70
	V. Belanger	320 00
	V. Belanger	40 00
June	—J. Tetrault	13 00
	Le Moniteur	12 00
	O. Boileau	60 95
	A. Grenier	18 80
	V. Belanger	60 00
	V. Belanger	163 00
	J. Dent	112 20
	W. Paquette	12 92
	S. Pilon	8 85
	C. Rathwell	37 78
	S. Leduc	124 75
	W. Landriault	45 00
July	—Z. Labrosse	164 53
	D. Londie	185 67
	F. A. Senecal	155 61
	V. Belanger	81 00
	V. Belanger	360 00
	J. Coupol	25 00
	E. Major	26 63
	E. Ravary	89 50
	S. Leduc	123 15
	Dore & Fils	686 70
	J. Villeneuve	138 55
	N. McCown	44 85
July	—C. Goscon	54 00
Aug.	—V. Belanger	71 00
	V. Belanger	447 00
	Dore & Fils	5,000 00
	O'Reilly & Belanger	397 35
	J. Sauve	59 06
	N. Boileau	18 75
	Taylor Bros	9 00
	V. Belanger	180 00
	V. Belanger	81 00
Sept.	—J. Bonhomme	900 00
	O. Boileau	27 75
	J. O'Reilly	100 00
	V. Belanger	184 00
	V. Belanger	489 00
	C. Rothwell	56 00
Oct.	—V. Belanger	248 00
	E. Mooney	42 75
	Dore & Fils	7,000 00
	Dore & Fils	3,000 00
	R. Tweed	3 25
	H. McCann	14 00
	V. Belanger	334 00
	V. Belanger	300 00
	Ontario Bridge Co	673 00
	A. Larocque	37 60
	F. Lalonde	35 00
	Can. Ingot Iron Co	636 40
	Can. Fairbanks Morse	7,000 00
	W. S. Leger	25 00
	D. Legault	15 00
	L. Legault	82 25
	R. Tweed	44 14
	J. McPhee	6 00
	Sawyer-Massey Co	4,000 00
	F. A. Senecal	194 44
	S. Leduc	145 08
	J. Meech	207 50
Nov	—D. Londie	407 83
	E. Brisbois	717 75
	J. Delaney	1,200 00
	A. Byers	15 00
	H. Lariviere	87 50
	F. A. Senecal	35 56
	D. Mooney	26 25
	A. Rouleau	27 50
	X. Gauthier	18 00
Dec.	—McDonell & Dibblee	2,390 32
	The Journal	5 25
	P. Delaney	200 00
	Boire & Frere	190 00
	Total, 1919	$61,995 63

List of Highways and Bridges Vouchers Missing—1920.

Jan.	—O. Beaulieu	300 00
	E. Sanche	30 00
	F. Flood	5 00
	Le Droit	10 20
	R. Fraser	19 42
	C. Quesnel	91 44
	M. Marcellin	115 00
	T. Lawson	32 45
	Sawyer-Massey	940 38
	O'Reilly & Belanger	217 82
Jan.	—W. Edwards	199 28
	A. Larocque	51 00
	Merkley Bros	61 50
	D. Bonhomme	650 00
	J. B. Dore & Fils	1,000 00
	K. McDonald	5 00
	F. Lavergne	107 75
	J. B. Bourgie	1,000 00
	H. McCann	300 00
	L. Grenier	21 00

UNITED COUNTIES OF PRESCOTT AND RUSSELL

SCHEDULE "C"

List of Highways and Bridges Vouchers Missing—1920—Continued.

Jan.	Treas. Longueuil	11 50
	A. Rouleau	7 50
	St. Dennis & Mooney	2,000 00
	Treas. North Plantagenet	250 00
	A. Gauthier	500 00
	S. Leduc	144 29
	Can. Fairbanks	45 67
	W. J. Waite	254 59
	J. Leduc	53 10
	E. Brisbois	61 50
Feb.	A. Ethier	2,000 00
	H. Lalonde	10 00
	P. Tourangeau	75 21
	E. Ravary	53 10
March	A. Ethier	1,500 00
	J. Bourgie	1,000 00
	O. Beaulieu	250 00
	Township Caledonia	21 06
	Ingersoll-Rand	48 00
	H. McCann	700 00
	E. Bourdeau	150 00
	S. Leduc	72 00
	S. Leduc	75 75
	A. Ethier	2,621 55
	A. Gauthier	804 81
April	Ontario Bridge Co.	870 00
	H. McCann	500 00
	D. Kirby	150 00
May	J. Bourgie	1,000 00
	T. Emard	70 60
	L. Rose	49 10
	C. Gaston	54 00
	J. Goulet	40 00
	J. Grenon	35 85
	E. Quan	11 50
	F. A. Senecal	108 57
	H. McCann	500 00
June	Imperial Oil Co.	75 97
	H. McCann	1,000 00
	E. Johnston	500 00
	F. C. Cousineau	17 46
July	Treas. L'Orignal	8,000 00
	H. McCann	1,088 80
	A. Larocque	134 46
July	L. Dorin	500 00
	S. Leduc	83 73
	Four Wheel Drive Co.	7,825 00
	F. A. Senecal	78 95
August	J. Bourgie	1,000 00
	Ont. R. Y. Co.	120 00
	F. A. Senecal	349 98
	H. McCann	1,796 41
	T. Lalonde	13 89
	J. Villeneuve	180 00
	L. Doran	355 57
	J. Villeneuve	162 15
	O. Beaulieu	25 05
	Can. Oil Co.	20 81
	W. Vogan	102 45
	L. Rose	24 60
	McDonell & Dibblee	5,000 00
Sept.	J. Bourgie	2,423 40
	S. Leduc	118 41
	E. Malloy	70 00
Oct.	Franklin Press	153 00
	J. Bourgie	2,523 15
	O. Ranger	20 98
	J. Meech	405 05
	J. Lacelle	35 00
	A. Rouleau	79 15
Nov.	A. Robilliard	10 93
	L. Laurin	170 20
	A. Sauve	220 92
	S. Leduc	130 60
	J. Gadin	340 00
	O. Gagnon	50 00
	E. Seguin	50 00
	H. McCann	56 00
Dec.	A. Goulet	435 58
	C. McArthur	127 77
	W. Hotte	1,023 53
	O'Reilly & Belanger	131 19
	E. St. Dennis	2,100 00
	F. A. Senecal	160 00
	J. Charbonneau	81 00
	J. Laplante	35 00
	Treas. Hawkesbury	400 00
	Total, 1920	$61,062 63

List of Highways and Bridges Vouchers Missing—1921.

Feb.	Chevrier & Ethier	1,581 58
	Sutherland & Grant	1,000 00
	Carrier & Bissonnette	8,000 00
	J. B. Brisson	51 00
	J. Francoeur	819 26
	E. St. Dennis	2,647 40
	Chevrier & Ethier	1,400 00
Mar.	J. Brisbois	1,121 52
	Chevrier & Co.	2,413 66
	Barry Construction Co.	5,000 00
May	R. Sutherland	3,000 00
	St. Dennis & Co.	6,000 00
	C. McArthur	100 00
	L. Roband	100 00
	Barry Construction Co.	3,263 61
	Chevrier & Ethier	268 14
	Grant Bros.	2,555 71
	W. Allison	68 00
	Farmers' Co-operative Co.	1,050 00
June	C. Robinson	50 00
	W. Allison	56 00
	A. Pilon	9 85
	F. Francoeur	223 90
	E. Emard	25 00
	F. D'Aoust	59 75
	C. Thompson	50 00
July	A. Brunet	100 00
	C. Bate	45 00
	Grant Bros.	2,998 76
	H. Gaboury	50 00
	H. Mooney	179 00
	P. Bonnerville	50 00
	H. Gaboury	51 75
August	Barry Construction Co.	7,083 42
October	H. Descours	187 50
	W. Allison	250 00
	Total, 1921	$51,909 81

UNITED COUNTIES OF PRESCOTT AND RUSSELL

SCHEDULE "D"

Debentures Outstanding as at December 31st, 1921.

No. of by-law	Description of Debt	Rate	Original Am't. of Debt	Date of Issue	Sold or Unsold	Int. due and unpaid	Equal Annual Payment	Am't. of Principal paid in 1921	Am't. Int. paid 1921	Balance of principal unpaid
574	House of Refuge	4	20,000 00	1906	Sold		1,471 64	1,163 06	308 58	6,551 51
595	Accumulated Deficit	5	15,000 00	1907	"		1,445 20	1,310 85	134 35	1,376 25
619	Bridges	5	13,000 00	1909	"		1,252 45	1,030 39	222 06	3,410 72
694	House of Refuge and Registry Office	6	20,000 00	1916	"		2,059 25	1,084 79	974 46	15,156 30
717	Highways	6	50,000 00	1917	"		4,359 23	1,618 86	2,740 37	44,053 91
734	Bridges	6	50,000 00	1918	"		4 359 23	1 527 22	2,832 00	45,672 77
752	Highways Series A.	6	50,000 00	1919	"		4,880 00	2,000 00	2,880 00	46,000 00
752	" " B.	6	50 000 00	1919	"		4,880 00	2 000 00	2,880 00	46,000 00
X–752	" " C.	6	50,000 00	1919	"		3,880 00	1,000 00	2,880 00	46,000 00
787	"	5½	200,000 00	1920	"	172 57	16,735 86	5,735 86	11,000 00	194,264 14
797	" " A.	6	99,999 91	1921	"		8,718 45			99,999 91
797	" " B.	6	99,999 91	1921	"		8,718 45			99,999 91
797	" " C.	6	99,999 91	1921	"		8,718 45			99,999 91
			817,999 73			172 57		18,471 03	26,851 82	748,485 33

X—By-law 752 consists of three series amounting to $150,000. The debentures in Series A., have a nominal value of $2,000 each, series B., $1,000 each and Series C. $1,000 each. In each series there is an equal annual payment on account of principal, and the interest will be reduced each year by the amount of interest on the bonds retired during the preceding year. All other debentures are retired by an equal annual payment covering principal and interest.

UNITED COUNTIES OF PRESCOUU AND RUSSELL

SCHEDULE "E"

BANK RECONCILIATION.

General Account:

Balance as per pass book, December 31st, 1921	36,155 99
ADD—Deposit in cash book as of December 31st, entered in bank pass book January 4th	622 81
Balance as per Balance Sheet	36,778 80

Debenture and Coupon Account:

Balance as per bank letter	172 57
ADD—Special transfer from General Account, December 31st, 1921, but not appearing in Bank statement till January 4th, 1922, and consequently included in outstanding cheques	1,445 20
Balance as per Balance Sheet	1,617 77

BANK CERTIFICATE.

BANQUE D'HOCHELAGA.

L'Orignal, Ont., January 17th, 1922.

Dear Sirs:—

As requested I beg to hand you the figures of the Corporation of the United Counties of Prescott and Russell, as of December 31st, 1921.

Balance at credit of current account	36,155 97
Balance at credit of Coupon and Debenture account	172 59
Amount of loan	434,000 00

(Sgd.) J. O. LEDUC,
Manager.

SCHEDULE "F"

RATES LEVIED YEARLY FOR ALL PURPOSES.

	1917	1918	1919	1920	1921
Debentures and Interest due	11,305 71	15,659 52	15,674 82	59,066 47	72,118 12
General Purposes	66,063 86	66,073 88	50,455 41	50,455 41	60,358 18
Schools, Public and Separate	2,261 93	2,289 16	2,323 43	2,247 39	2,172 98
Construction of Roads	12,388 84	12,388 88	16,818 47	33,636 94	30,179 09
Maintenance of Roads	4,129 58	4,129 59	16,818 47	33,636 94	15,089 55
	96,149 92	100,541 03	102,090 60	179,043 15	179,917 92

PAYABLE AS FOLLOWS:

	1917	1918	1919	1920	1921
Alfred	6,733 25	7,038 41	7,023 94	12,298 51	14,707 65
Caledonia	6,277 45	6,562 87	6,548 90	11,465 95	7,617 89
Cambridge	8,261 09	8,636 72	8,618 34	15,089 14	16,339 84
Casselman	994 78	1,040 90	1,038 10	1,839 60	1,748 77
Clarence	10,723 14	11,210 72	11,186 85	19,586 15	17,202 83
Cumberland	10,813 57	11,305 24	11,271 16	19,751 30	18,576 65
Hawkesbury, Town	4,263 37	4,461 00	5,635 40	9,986 40	15,588 48
Hawkesbury, East	11,118 10	11,623 60	11,598 86	20,307 53	20,566 22
Hawkesbury, West	5,189 30	5,426 41	5,414 82	9,480 41	7,243 90
Longueuil	2,762 47	2,898 53	2,892 36	5,064 00	5,090 50
L'Orignal	1,279 01	1,338 30	1,334 70	2,365 20	2,051 37
Plantagenet W.	7,412 65	7,748 68	7,732 18	13,539 42	12,695 49
Plantagenet S.	7,313 05	7,645 57	7,629 26	13,357 51	14,937 50
Rockland	1,989 57	2,081 80	2,669 40	4,730 40	3,939 31
Russell	8,603 21	8,994 38	8,975 23	15,714 03	18,335 27
Vankleek Hill	2,415 91	2,527 90	2,521 10	4,467 60	3,276 25
	96,149 92	100,541 03	102,090 60	179,043 15	179,917 92

UNITED COUNTIES OF PRESCOTT AND RUSSELL

SCHEDULE "G"

INTEREST ACCRUED ON DEBENTURES AS AT DECEMBER 31ST, 1921.

By-Law	Principal Unpaid	Due	Rate	Days	Interest
574	6,551 51	June 25	4%	189	135 70
595	1,376 25	Dec. 31	5	...	......
619	3,410 72	June 30	5	183	85 50
694	15,156 31	Jan. 25	6	340	847 07
717	44,053 91	June 19	6	194	1,404 90
734	45,672 77	June 25	6	189	1,418 96
787	194,264 14	Sept. 7	5½	115	3,366 35
797 Series A	99,999 91	Jan. 29	6	336	5,523 30
Series B	99,999 91		6	336	5,523 30
Series C	99,999 91		6	336	5,523 30
752 Series A	46,000 00	June 18	6	196	1,482 08
Series B	46,000 00	Aug. 15	6	138	1,043 50
Series C	46,000 00	Aug. 15	6	138	1,043 50
					27,397 46

SCHEDULE "H"

EQUALIZATION OF ASSESSMENT AS AT JUNE 25TH, 1921.

BY-LAW 808.

Municipality	*Assessment*
Alfred	2,461,800 00
Cambridge	2,735,000 00
Clarence	2,879,450 00
Caledonia	1,275,100 00
Cumberland	3,109,400 00
Hawkesbury—East	3,442,420 00
Hawkesbury—West	1,212,500 00
Longueuil	852,060 00
L'Orignal	348,300 00
Plantagenet, N	2,125,000 00
Plantagenet, S	2,500,270 00
Russell	3,069,000 00
Hawkesbury, Town	2,646,750 00
Rockland	668,850 00
Vankleek Hill	556,270 00
Casselman	296,920 00
Total	30,179,090 00

UNITED COUNTIES OF PRESCOTT AND RUSSELL

SCHEDULE "I"

STATEMENT OF INSURANCE ON COUNTY PROPERTY.

Policy No.	Company	Property Insured	Amount of Insurance	Expires	Premium
7771970	Norwich Union Fire	Court House, Registry office and furniture	15,000 00	Dec. 1-1922	262 50
11420065	L. L. & G.	Court House	10,000 00	Nov. 7-1924	175 00
7772599	Norwich Union Fire	House of Refuge and contents and out-buildings	11,700 00	Oct. 2-1923	240 00
7776026	Norwich Union Fire	Outbuildings, House of Refuge	1,200 00	Oct. 9-1923	15 00
9084	Employers' Liability	House of Refuge and contents and outbuildings	29,000 00	Feb. 2-1922	592 50
14673	Phoenix of Hartford	Barns and stock, House of Refuge	1,800 00	Sept. 16-1922	39 60

OTTAWA, ONT., February 28th, 1922.

THE REEVE AND COUNCIL,
Village of Casselman,
Casselman, Ont.

GENTLEMEN,—

As requested by the Provincial Auditor, we have audited the books, accounts and moneys of the Village of Casselman for the period from January 1st, 1919, to December 31st, 1921, and as a result thereof append hereto:—

(1) Balance Sheet as at December 31st, 1921.
(2) Statement of Income and Expenditure for the years 1919 to 1921 inclusive.
(3) Abstract of Receipts and Disbursements for the years 1919 to 1921 inclusive.
(4) Schedule of debentures issued and outstanding as at December 31st, 1921.
(5) Schedule of taxes in arrears as at December 31st, 1921.
(6) Statement of taxes levied and collected for 3 years ended December 31st, 1921.

We beg to report as follows:

BALANCE SHEET.

CAPITAL ASSETS, $22,466.43.—Included with the Capital Assets is a sum for sidewalks and permanent local improvements of $22,466.43 representing that part of $25,700.00 raised by the issue of debentures and bank loan, which has actually been expended on the work. This asset will be written off as the debentures are paid.

DUE BY REVENUE ACCOUNT, $3,233.57.—This amount represents that portion of the debenture issue and Bank loan which has been spent for revenue purposes and is therefore shown as a Capital Asset and Revenue Liability.

DEPRECIATION ON CAPITAL ASSETS, $1,780.20.—As a deduction from Capital Assets we have estimated the depreciation as follows:—

On Town Hall, 2% per annum................	30 00
On Fire Apparatus and Hose, 10% per annum ..	1,750 20
	$1,780 20

DEBENTURE, $21,555.15—Represents the total of debentures outstanding as at December 31st, 1921. Included are unsold debentures amounting to $7,000, which are pledged to the Bank of Nova Scotia as security for a loan of like amount. Schedule "A" shows how this total is compiled.

CAPITAL SURPLUS, $4,553.80—Is made up of the equity in the Town Hall and Fire Apparatus, after allowing depreciation as mentioned above.

Cash in Bank, $937.16—This has been verified by letter from the local Bank Manager.

Taxes in Arrears, $654.65—Included herewith is Schedule "B" showing in detail these outstanding taxes.

Deficit $2,702.37—This amount represents the excess of expenditure over revenue for the three year period under review. The year ended December 31st, 1920, shows a surplus of $832.41, to which is added the present deficit of $2,702.37, making an over expenditure of $3,534.78 for the year 1921. Funds amounting to $2,702.37, which have been raised for local improvements, and sidewalks, have been used to take care of general expense.

Interest Accrued on Debentures, $577.19—This amount includes the accrued interest to December 31st, 1921, on Debentures sold.

Due to Separate School Board, $544.09—The total amount levied for Separate School purposes for the three years under review is $8,464.92, of which amount $7,920.83 has been paid to the Separate School Trustees, leaving a balance due them of $544.09.

GENERAL.

By-Laws and Minutes—The By-laws of the Village have been examined by us, are properly signed and bear the seal of the Village. The Minutes of the Council have been found in order. We would suggest that the Minutes make clear the various accounts to which expenditures are to be charged.

Collector's Roll—For the years 1919, 1920 and 1921 have not been certified to by the Village Collector. We would draw your attention to the fact that in the past it has been the practice of the Village Treasurer, who is also Clerk, to act as Collector. No records of the individual tax collections have been kept by the Collector, nor has the discount allowed or added, as the case may be, been recorded. We would suggest that a duplicate receipt book be kept to record all cash transactions which go through the hands of the Collector.

Cash—In the past it has not been the practice of the Treasurer to deposit all moneys as received, nor have these moneys been kept separate from his personal funds. In many cases payments have been made in cash, and in these cases the orders have been endorsed by the Treasurer, on behalf of the payee. We would recommend that all moneys received by the Treasurer be deposited to the credit of the Village and that as far as possible all payments be made by cheque, these cheques to be signed by the Treasurer and some duly authorized member of the Council.

Surety—We have examined the bond of the Treasurer, which is in the form of a guarantee for $4,000.00, dated January 21st, 1921, signed by Napoleon Forgues and Napoleon Landry.

Cash Shortage, $60.67—From information and records submitted to us there is a cash shortage of $60.67.

All of which is respectfully submitted.

A. A. Crawley,
Chartered Accountant,

Crawley, Milne & Company.

CORPORATION OF VILLAGE OF CASSELMAN

BALANCE SHEET AS AT DECEMBER 31ST, 1921.

CAPITAL ASSETS.

Capital Outlay.		
On Sidewalks and Permanent Local Improvements		22,466 43
Town Hall		500 00
Fire Apparatus and Hose		5,834 00
		28,800 43
Less Depreciation Represented by Debentures paid	4,144 85	
Estimated Depreciation for three years on Town Hall and Fire Apparatus	1,780 20	
		5,925 05
		22,875 38
Due by Revenue Account		3,233 57
		26,108 95

REVENUE ASSETS.

Cash in Bank of Nova Scotia	937 10
Taxes in Arrears—1921	654 65
Cash Shortage—due by Treasurer	60 67
Net Deficit	2,702 37
	4,354 85

CAPITAL LIABILITIES.

Debentures Sold.	
By-law 169, Sidewalks	2,200 00
By-law 180, Sidewalks	2,500 00
By-law 246, Permanent Improvements	14,000 00
Total Issue	18,700 00
Less debentures paid	4,144 85
	14,555 15
Debentures Authorized and Unsold—By-Law 254.	
Pledged to Bank for loan	7,000 00
	21,555 15
Capital Surplus	4,553 80
	26,108 95

REVENUE LIABILITIES.

Due to Capital Account	3,233 57
Interest Accrued on Debentures	577 19
Due to Separate School Board	544 09
	4,354 85

CORPORATION OF VILLAGE OF CASSELMAN

Statement of Revenue Income and Expenditure for Years 1919 to 1921 Inclusive.

Income.

Total Taxes Levied For:	1919	1920	1921	Total
General Purposes	1,608 07	1,766 03	3,243 68	6,617 78
Water ditch	......	12 80	......	12 80
Pump debts	652 58	686 41	......	1,338 99
Arrears	20 01	......	......	20 01
County rate	1,054 20	1,938 00	1,853 32	4,845 52
Public schools	198 01	270 22	152 93	621 16
Separate schools	2,520 72	2,961 62	2,982 58	8,464 92
Interest added	26 32	19 31	56 00	101 63
Bank Loan—Current Purposes	1,500 00	700 00	3,000 00	5,200 00
Miscellaneous Revenue:				
Railway tax	62 68	76 48	76 49	215 65
Licenses	10 00	35 00	100 00	145 00
Sundry	22 00	82 56	......	104 56
Non-Resident Taxes	17 60	54 27	......	71 87
Dog Tax	54 00	53 20	38 00	145 20
Total Revenue Income	7,746 19	8,655 90	11,503 00	27,905 09
Surplus January 1st	789 64	794 44	832 41	789 64
Deficit December 31st, 1921	......	......	2,702 37	2,702 37
	8,535 83	9,450 34	15,037 78	31,397 10

Statement of Capital Income and Expenditure For Years 1919 to 1921 Inclusive

Income.

Taxes Levied For:	1919	1920	1921	Total
Sidewalks	655 49	3,030 10	1,787 39	5,472 98
Local Improvements	......	1,311 05	1,297 35	2,608 40
Bank Loans—Local Improvements	5,500 00	......	7,000 00	12,500 00
Debentures Sold—Par Value	......	14,000 00	......	14,000 00
Total	6,155 49	18,341 15	10,084 74	34,581 38
Capital Funds on Hand, January 1st	......	19 60	6,068 36	......
	6,155 49	18,360 75	16,153 10	34,581 38

Expenditure

	1919	1920	1921	Total
Discount on Taxes	325 26	574 04	536 58	1,435 88
Non-Resident Taxes	11 70	73 43	......	85 13
Refund—Dog Taxes	2 00	......	......	2 00
Debentures redeemed	812 92	1,107 29	1,551 47	3,471 68
Interest on debentures	207 15	200 10	974 12	1,381 37
Fire Protection	478 06	111 20	252 05	841 31
Salaries and Allowances	181 25	239 00	307 00	727 25
Board of Health	180 50	228 50	311 95	720 95
Printing and Postage	55 08	49 36	198 16	302 60
Interest	42 85	20 08	213 75	276 68
Births, Marriages and Deaths	13 40	14 60	18 00	46 00
Law Costs	......	60 85	131 95	192 80
Charity	......	5 27	37	5 64
Bank loans repaid	1,500 00	700 00	3,000 00	5,200 00
Miscellaneous	148 29	198 75	1,571 22	1,918 26
County Rates	1,038 10	1,839 60	1,748 77	4,626 47
Separate Schools	2,304 83	2,808 00	3,352 09	8,464 92
Public Schools	250 00	256 61	168 31	674 92
Street Lighting	190 00	131 25	124 80	446 05
Interest accrued on Debentures, December 31st, 1921	......	......	577 19	577 19
Total Revenue Expenditure	7,741 39	8,617 93	15,037 78	31,397 10
Surplus December 31st	794 44	832 41	......	......
	8,535 83	9,450 34	15,037 78	31,397 10

CORPORATION OF VILLAGE OF CASSELMAN

STATEMENT OF CAPITAL INCOME AND EXPENDITURE FOR YEARS 1919 TO 1921 INCLUSIVE.

EXPENDITURE

	1919	1920	1921	Total
Street Improvement and Sidewalks......	5,509 57	4,912 04	11,908 19	22,329 80
Discount on Debentures...............	......	1,157 85	......	1,157 85
Roads and Bridges....................	626 32	722 50	1,011 34	2,360 16
Bank Loans...........................	......	5,500 00	......	5,500 00
Total....................	6,135 89	12,292 39	12,919 53	31,347 81
Capital Funds Unexpended, December 31st..............................	19 60	6,068 36	3,233 57	3,233 57
	6,155 49	18,360 75	16,153 10	34,581 38

ABSTRACT OF RECEIPTS AND DISBURSEMENTS FOR THE YEARS 1919 TO 1921 INCLUSIVE.

RECEIPTS

	1919	1920	1921	Total
Taxes—Current Year..................	6,186 96	10,913 98	10,196 27	27,297 21
Arrears of Taxes......................	407 78	256 26	498 84	1,162 88
Non-Resident Taxes..................	17 60	54 27	......	71 87
Licenses............................	10 00	35 00	100 00	145 00
Loans from Bank for:				
Current Purposes..................	1,500 00	700 00	3,000 00	5,200 00
Street Improvements...............	5,500 00		7,000 00	12,500 00
Provincial Treasurer				
Re Railway Tax...................	62 68	76 48	76 49	215 65
Debentures sold.....................	......	14,000 00	......	14,000 00
Miscellaneous.......................	22 00	82 56	......	104 56
Total Receipts........................	13,707 02	26,118 55	20,871 60	60,697 17
Cash on Hand, January 1st............	401 28	569 98	6,425 68	401 28
	14,108 30	26,688 53	27,297 28	61,098 45

DISBURSEMENTS.

	1919	1920	1921	Total
Salaries and Allowances................	181 25	239 00	307 00	727 25
Printing and Postage..................	55 08	49 36	198 16	302 60
Interest..............................	42 85	20 08	213 75	276 68
Roads and Bridges.....................	626 32	722 50	1,011 34	2,360 16
Debentures Paid......................	812 92	1,107 29	1,551 47	3,471 68
Debentures, Interest paid.............	207 15	200 10	974 12	1,381 37
Fire Protection.......................	478 06	111 20	252 05	841 31
County Rates..........................	1,038 10	1,839 60	1,748 77	4,626 47
Current Loans.........................	1,500 00	6,200 00	3,000 00	10,700 00
Discount on Debentures...............	......	1,157 85	......	1,157 85
Street Lighting.......................	190 00	131 25	124 80	446 05
Miscellaneous Expense................	148 29	198 75	1,571 22	1,918 26
Births, Marriages and Deaths..........	13 40	14 60	18 00	46 00
Street Improvements..................	5,509 57	2,707 49	11,908 19	20,125 25
Sidewalks............................	......	2,204 55	......	2,204 55
Board of Health......................	180 50	228 50	311 95	720 95
Law Costs............................	......	60 85	131 95	192 80
Charity..............................	......	5 27	37	5 64
Schools—Public.......................	250 00	256 61	168 31	674 92
Schools—Separate....................	2,304 83	2,808 00	2,808 00	7,920 83
Total Disbursements..................	13,538 32	20,262 85	26,299 45	60,100 62
Cash on Hand, December 31st.........	569 98	6,425 68	997 83	997 83
	14,108 30	26,688 53	27,297 28	61,098 45

CORPORHTION OF VILLAGE OF CASSELMAN

SCHEDULE "A"

Schedule of Debentures Issued and Outstanding December 31st, 1921.

By-law	Description of Debt	Original Am't. of Debt	Sold or Unsold	Am't. of Debentures and Int.	Rate of Interest	Principal paid in 1921	Interest paid in 1921	Balance of principal Unpaid
145	Balance of By-law 145		Sold	647 50	5%	616 70	30 80	......
169	Sidewalks	2,200 00	"	284 91	5%	255 96	28 95	271 34
180	Sidewalks	2,500 00	"	372 57	8%	298 23	74 37	664 40
246	Permanent Improvements	14,000 00	"	1,220 58	6%	380 58	840 00	13,619 41
254	Permanent Improvements	7,000 00	Unsold	996 64	7%	......	......	7,000 00
		25,700 00		3,522 20		1,551 47	974 12	21,555 15

CORPORATION OF VILLAGE OF CASSELMAN

SCHEDULE "B"

Unpaid Taxes at December 31st, 1921.

Roll No. 23	S. F. Bingham	13 90
24	D. C. Bingham	9 74
30	O. Cartie	18 71
34	S. Casselman	11 12
53	J. Durocher (Jr.)	49 70
54	A. Durocher	37 40
55	R. Day	5 56
59	Mrs. T. Dupuis	27 20
61	C. Ethier	5 40
62	A. Francoeur	3 00
67	D. Forgues	10 56
75	Mrs. A. Groulx	11 91
81	M. Gignac	23 80
91	E. Leroux	61 20
111	Jos. Lapointe	13 60
139	Mrs. R. B. McLord	19 46
153	Jos. Pierre	13 60
160	Alex. Paquette	15 31
177	Mrs. J. Raccine	78 20
178	Z. Rainville	98 00
188	O. St. Dennis	61 51
189	J. St. Dennis	22 11
199	Miss May Lemieux	8 51
210	M. Adams	2 00
211	A. Bray	2 00
		623 50
	Additional 5% penalty for non-payment before December 15th	31 15
		654 65

Statement of Taxes Levied and Collected During the Years 1919 to 1921 Inclusive.

January 1st, 1919, Taxes in Arrears			388 36
Collector's Rolls.			
Total, 1919	6,763 08		
1920	12,029 43		
1921	11,355 25	30,147 76	
Interest Added to Taxes.			
1919	26 32		
1920	19 31		
1921	56 00	101 63	30,249 39
Total to be accounted for			30,637 75
Accounted for as follows:			
Cash paid to Treasurer, 1919	6,594 74		
1920	11,170 24		
1921	10,695 11		
		28,460 09	
Discounts allowed 1919	325 26		
1920	574 04		
1921	536 58		
		1,435 88	
Non-Resident Taxes		85 13	
Dog Tax Refund		2 00	
Taxes in Arrears, December 31st, 1921		654 65	
			30,637 75

58 Wellington St. E.,
May 15th, 1922.

To the Reeve and Council
of the Township of Calvert, Ont.

Gentlemen,—1. *Under authority* of the appointment of Mr. J. W. Sharpe, K.C., Provincial Municipal Auditor, confirmed by an Order-in-Council, approved by His Honour the Lieutenant-Governor of the Province of Ontario, dated 2nd March, 1922, I, John Clarke, Chartered Accountant, was instructed to make an inspection, examination and audit of the books, accounts, vouchers and moneys of the Municipal Corporation of the Township of Calvert, and in accordance with such appointment, the underwritten report is now presented.

2. *Period* covered by the audit was from the organization of the Township on 1st January, 1919, to 1st May, 1922. Condition of the books and accounts was found to be one of hopeless confusion in so far as balancing the accounts for each year; and for the purpose of accounting for the cash receipts, the transactions for the entire period had to be taken together. Changes of officials were made during the year, at uncertain times, and no precise date of the changes recorded, nor was any accounting made by any official to his successor.

Treasurer.

3. *O. W. Charlebois* acted as Treasurer during this period, and is shown as owing the Township the sum of $1,473.72, as exhibited on liability statement on page 26 of this report.

4. *No cash book* was kept of tax collections; the only record being an entry on the Assessment Rolls of 1919 and 1920, and the Collector's Roll in 1921, of the amount received against the taxpayer's name, frequently without the date of payment, and often simply the word "paid" only. Entries were sometimes made in pencil.

5. *Assessment Rolls* were the only available records for tax collection purposes, in 1919 and 1920, and were used, and marked up as stated in paragraph 4, by both the Collector and Treasurer, each of these officials receiving cash on account thereof. Under these circumstances, it is impossible to state whether the Treasurer actually received from the Collector the sums marked off, but it was his duty to have accepted a proper accounting only, and he is accordingly charged with the cash shortage. This balance may be left to settlement by Council.

6. *Receipts* from other sources, notably Electric Light Consumers' Accounts, Garbage Collection, and Poll Tax, were entered in total only, at intermittent periods, without reference to the particular accounts paid. This incompleteness was such as to make necessary enquiry in all directions in order to ascertain the true standing of the Cash and Bank Accounts, and the receipts generally.

7. *Cash book* had to be written up by me for the four months of 1922, and receipts omitted from earlier periods were entered, and the totals contrasted with the Bank deposits, with the resultant shortage shown.

8. *All cash* received by the Treasurer should have been deposited intact, and entries made in the Cash Book to correspond with each amount.

9. *Bank accounts* were carefully checked and the balances at 30th April, 1922, confirmed by the Royal Bank of Canada. Bank loan transactions, and

debit slips for interest charged were erroneously omitted from the Cash Book, and these had to be found and entered before the Bank balance could be reconciled.

10. *Special Bank Account* for Road Construction was mixed up with the Current Bank Account by paying cheques and notes from the wrong account. These were adjusted, and a balance finally struck.

11. *Vouchers* for disbursements were missing in many instances, and some accounts paid without authority of Council. These are listed on page 23 here with.

12. *Treasurer's* bond required by the Municipal Act has never been furnished.

ASSESSMENT ROLLS.

13. *Assessment Rolls* were in very poor condition, and several of the pages not added, neither were any summaries made. Numerous errors and irregularities were discovered and adjusted.

14. *Court of Revision* changes were not clearly made, in many instances figures being erased or overwritten, instead of showing the original assessment, and the revised amount.

15. *Assessment* total for each school section was not shown, nor the amount liable for the General Rate.

16. *Rolls* of 1919 and 1920 were used also as Collector's Rolls, although no tax levies were entered thereon, but only the amounts paid by each taxpayer.

17. *I had therefore* to work out the tax levies, and ascertain the amount payable by each taxpayer, summarize these into each school section, and separate tax rate, then apply the cash received, to draw off a list of unpaid balances.

18. *Assessor's affidavit* was never made nor appended to the roll.

19. *Statute labour* days and number of dogs owned were shown against each taxpayer, but no calculation of amounts payable therefor was made. Lists were drawn off from this information and given to the Chief Constable, who made collections thereon, and presumably paid over same to the Township Treasurer.

20. *Summaries* of the Assessor's Roll must show clearly:

(a) Sum total liable for general rate.
(b) Sum total liable for school rate in each school section.
(c) Sum total liable for local improvements.
(d) Sum total exempt.
(e) Sum total of Non-Residents.

21. *It will be found* convenient to arrange the entries on the roll in groups for each school section, so that the total assessment for each may be readily obtained.

22. *Assessments* are summarized and presented herewith, showing also the rates levied thereon.

COLLECTOR'S ROLLS.

23. *Collector's Rolls* for the years of 1919 and 1920 were lacking, as explained in paragraph 16.

24. *Roll* for 1921 was being written up during the course of the audit, and brought up to date by me, before departure.

25. *Summaries* had to be made by me, footings of the pages completed, segregation of the various tax rates, and classification of the school sections.

26. *Cash receipts* were posted, from the collector's cash book, which was started in 1922, and list of arrears drawn off as at 1st May, 1922.

27. *Lists of arrears* are shown on pages 1-19 of this report for 1919, 1920 and 1921. These lists are to be combined and be brought forward in the arrears column against each taxpayer in the 1922 collector's roll.

28. *Tax arrears* at 30th April, 1922, amount to $22,789.13, and is made up as follows:

1919	1,893 11
1920	3,482 68
1921	17,413 34
	$22,789 13

29. *Collection* of taxes has been attended to in a very indifferent manner, and arrears have accumulated simply from laxity of enforcement. Earlier collection of taxes is accordingly necessary, and for this purpose the Collector's Roll must be handed over to the Collector promptly by the Clerk, to enable the Collector to make a proper return of his roll by the 14th December to the Treasurer, as required by The Municipal Act.

30. *Penalties* have not been added on the rolls for arrears of taxes. This is required by Section 140 of the Assessment Act to be added each year on all outstanding taxes on the 1st day of May, at the rate of 10%.

31. *This* penalty must be added for each year on all arrears brought forward into the 1922 Collector's Roll.

32. *Clerk's* and Collector's affidavits were not attached to the roll, and apparently were never made.

33. *Collector's bond* required by Section 202, Cap. 195, was not furnished.

34. *Rebates* that may be found necessary from the list of outstandings as made up, will have to be dealt with by Council and corrections thus made in the list.

35. *Rolls* should be written up by the Clerk in conformity with the Assessment Roll, grouping each school section separately, so that when summarized the rates levied on school supporters in each school section may be easily obtained.

FINES AND FEES.

36. *Information* drawn from the books of the magistrate and chief constable, was compared with the entries in the Township Cash Book, and discrepancies listed on page 25 of this report.

37. *Convictions* under The Ontario Temperance Act were numerous in 1920, and the earlier part of 1921, but latterly these fines were imposed by the Resident Magistrate for the district and so far no remittance has come from him.

DOGS.

38. *Assessment Roll* shows number of dogs owned by certain ratepayers, and by-laws were passed each year regulating the rates charged. The collection of these amounts were usually entrusted to the chief constable, who was supposed to hand in to the Treasurer the sums collected. The careless manner of handling the matter makes the receipts from this source unreliable.

39. *This loose* condition of affairs must be corrected, by the issuance of specially numbered tags, and be recorded in a Dog Tag Register. Duplicate of receipts given to owners can thus be checked with the tags issued and comparison made with the Treasurer's Cash Book.

Licenses.

40. *The only check* possible for license fees paid in was the stub of a receipt book, not numbered, and having no connection with the license form issued.

41. *To establish* a permanent record for the future a license register should be used, with columns therein showing:

(a) Date of issue.
(b) Licensee's name.
(c) Occupation.
(d) Amount paid.
(e) License number.

42. *License* forms should be in duplicate and be consecutively numbered.

Garbage.

43. *Garbage* cans sold and collection of fees could not be adequately checked. The only vouchers available being the unnumbered stubs of a receipt book, which could not be reconciled with indefinite sums turned in to the Treasurer at irregular intervals, and has made the true receipts from this source untraceable.

Electric Light.

44. *A very unsatisfactory* verification of the receipts from this source was alone possible, owing to the absence of any reliable register. The only account with electric light users was carried on a loose leaf meter form which was marked paid when settled without reference to the date, or amount of discount allowed.

45. *Meter readings* should be turned in to the Clerk monthly and a separate account be kept in ledger for each user.

46. *Bills rendered* should be numbered and have a detachable stub which could be retained by the Treasurer when receipting the bill; and discount allowed noted thereon. Ledger credits would be posted therefrom and the aggregate agree with the Treasurer's cash book.

47. *List* of unpaid accounts at 30th April, 1922, made up from the sheets in the Treasurer's office is exhibited on page 26.

Roads, Bridges and Sidewalks.

48. *Expenditure* under these headings has been made from current revenue, with the assistance of the Government Road Grant.

49. *Government Grant* $8,374.25 was all received in 1921, although $953.00 of it was for the year 1919. No grant was received for 1920, through apparent neglect of the Township Clerk.

50. *Outlay* on sidewalks amounting to $8,172.14 was made possible, without the issue of debentures, by reason of the large revenue from fines and fees. This is true in connection with other permanent assets shown.

BY-LAWS AND MINUTES.

51. *These* were examined, and found in clear and definite form, but would be improved by being indexed. This should be done by the subject matter, as soon as possible.

52. *By-laws* are on loose forms, and should be filed on a proper binder.

BALANCE SHEET

53. *Balance Sheet,* 30th April, 1922, presented on page 32, herewith, shows a surplus of cash assets over immediate liabilities of $4,867.98.

54. *This surplus* is only nominal, depending almost entirely on the collection of outstanding taxes, $22,789.13. This state of affairs is serious and calls for a rigid enforcement of collection procedure.

55. *Balances* owing to school sections, represents the amounts levied on them, that have not yet been paid over on their requisitions.

56. *Permanent* assets are shown at cost, but must necessarily be depreciated over the period of their usefulness.

REVENUE ACCOUNT.

57. *Statements* of Revenue for each year are exhibited herewith showing a surplus in each period, which is more apparent than real, on account of the large amount of uncollected taxes.

58. *Rates* were levied in accordance with by-laws passed annually, each account receiving credit therefor.

59. *Expenditure* was duly authorized by Council with the exception of instances listed herein.

60. *Ledger* was posted up during the course of the audit and a list of journal entries is enclosed herewith to bring the accounts in accordance with this statement.

SCHOOLS.

61. *Books* of the school treasurers were examined, and cash statements as drawn off are presented herewith.

62. *Government* grants were verified with the Minister of Education, and are shown at the amounts less the department deduction for Teachers Superannuation Fund.

63. *Township* levies on school supporters have not yet all been paid over and the Trustees have the right to requisition for these sums after collection dates.

64. *School* rates levied in certain instances are high, and explains the heavy tax bills.

65. *Treasurer's* bonds were not seen, in most cases.

Respectfully submitted,

JOHN CLARKE, C.A.

TOWNSHIP OF CALVERT

Township Balance Sheet, 30th April, 1922.

LIABILITIES

Current Liabilities			20,867 31
Royal Bank Overdraft—Roadwork Account		34 05	
Bank Loan		11,500 00	
School Levies Unpaid		9,333 26	
S.S. No. 1 Public	1,074 75		
S.S. No. 2 Public	130 32		
S-S. No. 3 Public Union	1,718 01		
S.S. No. 4 Public	1,748 97		
S.S. No. 1 Separate	636 50		
S.S. No. 4 Separate	4,024 71		
	9,333 26		
		20,867 31	
Surplus of Current Assets over Immediate Liabilities, without considering 1922 Tax Levy			4,867 98
			25,735 29
Township Surplus			18,309 05
Revenue Surplus, 1919		5,447 91	
" " 1920		10,013 16	
" " 1921		4,208 82	
		19,669 89	
Less Revenue Shortage, 1922, covered by 1922 Tax Levy		1,360 84	
		18,309 05	
			18,309 05

ASSETS

Current Assets			25,735 29
Royal Bank Balance, Current Account		1,294 52	
Tax Arrears as per list		22,789 13	
1919 Tax Roll—Schedule	1,893 11		
1920 Tax Roll—Schedule	3,482 68		
1921 Tax Roll—Schedule	17,413 34		
	22,789 13		
Electric Light Users' Accounts, as per list		177 92	
Township Treasurer for taxes marked paid on the Rolls and not accounted for		1,473 72	
		25,735 29	
			25,735 29
Current Assets Surplus, as above			4,867 98
Permanent Assets at cost			13,441 07
Sidewalks		8,172 14	
Town Hall		455 29	
Fire Protection Equipment, etc.		4,193 64	
Electric Line		620 00	
		13,441 07	
			18,309 05

TOWNSHIP OF CALVERT

Revenue Account for Four Months Ending 30th April, 1922.

INCOME		
Fines and Fees		1,256 25
Licenses		537 00
Dog Tax		26 00
Electric Light		1,240 06
Garbage Cans Net		16 32
EXPENSES		
Roads and Bridges	156 86	
Salaries	2,083 55	
Council Fees	105 00	
Printing and Stationery	150 29	
Heat, Light and Rent	313 13	
Law Costs	167 50	
Interest and Discount	250 63	
Elections	41 38	
Fire Protection	177 22	
Electric Light Expense	882 20	
Miscellaneous	108 71	
Net Revenue Shortage for Period, without considering 1922 Tax Roll proportion		1,360 84
	4,436 47	4,436 47

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

Revenue Account for Year Ending 31st December, 1921.

EXPENDITURE	
Roads and Bridges	15,784 63
Salaries	5,227 43
Council Fees	805 00
Printing, Stationery and Postage	156 62
Heat, Light and Rent	504 71
Law Costs	1,324 87
Interest and Discount	304 99
Board of Health	290 00
Garbage Expense	246 85
Fire Protection	1,504 56
Electric Light	3,364 05
Miscellaneous	795 41
Electric Expenses	75 96
Charity	107 21
Net Income for Year	4,208 82
	34,701 11
INCOME	
Township Rate	6,214 43
Statute Labour	6,951 00
Dog Tax	200 00
Fines and Fees	7,392 75
Licenses	1,350 85
Garbage Collection	525 50
Electric Light	3,487 33
Poll Tax	205 00
Government Road Grants	8,374 25
	34,701 11

Subject to our letter dated May 15, 1922

TOWNSHIP OF CALVERT

Revenue Account for Year Ending 31st December, 1920.

EXPENDITURE

Roads and Bridges	989 70
Salaries	3,244 58
Council Fees	328 00
Printing, Stationery and Postage	188 06
Heat, Light and Rent	446 45
Law Costs	161 70
Interest and Discount	36 25
Board of Health	86 40
Garbage Expense	1,044 95
Miscellaneous	19 00
Special Law Fee	1,200 00
Election Expense	49 16
Fire Protection	157 56
Electric Light	392 80
Net Income for Year	10,013 16
	18,357 77

INCOME

Township Rate	2,471 50
Statute Labour	2,706 00
Dog Tax	82 00
Fines and Fees	10,457 10
Licenses	1,011 25
Garbage Collection	736 00
Electric Light	703 92
Poll Tax	190 00
	18,357 77

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

Revenue Account for Year Ending 31st, December 1919.

EXPENDITURE

Roads and Bridges	2,709 65
Salaries	1,321 55
Council Fees	265 02
Printing, Stationery and Postage	217 82
Heat, Light and Rent	120 32
Law Costs	62 62
Interest and Discount	27 80
Board of Health	72 00
Garbage Expense	417 82
Miscellaneous	306 15
Net Income for Year	5,447 91
	10,968 66

INCOME

Township Rate	3,561 80
Statute Labour	3,022 10
Dog Tax	70 00
Tax Penalty	35 46
Fines and Fees	1,881 30
Licenses	1,645 50
Garbage Collection	409 50
Poll Tax	343 00
	10,968 66

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

Township Treasurer in Account with Township of Calvert From 1st January, 1919, to 30th April, 1922.

DEBITS		
Cash Received as per markings on Assessment Roll of 1919........	6,115 51	
Cash Received as per markings on Assessment Roll of 1920...... ...	5,774 67	
Cash Received as per postings on Collector's Roll of 1921 to 18th March, 1922..	7,263 61	
Cash Received from 19th March, 1922, to 30th April, 1922, as per entries in Tax Collector's Cash Book, and paid over to Township Treasurer..	3,457 96	
Collections by P. J. Connway, Tax Collector, from 15th December, 1921, to 30th March, 1922, not marked off on Collector's Roll..	586 29	
Collections by O. W. Charlebois, Treasurer, from 15th December, 1921, to 27th January, 1922, not marked off on Collector's Roll	3,372 41	
Undeposited Cash Balance, 31st December, 1921, as per Cash Book..	809 52	
Cash Receipts from other sources from 1st January, 1922, to 30th April, 1922..	2,902 21	
CREDITS		
Tax Collections entered in Cash Book from 1st January, 1919, to 31st December, 1921....................................		15,998 10
Bank Deposits from 1st January, 1922, to 30th April, 1922.......		12,810 36
Balance to be accounted for by the Treasurer to the Township....		1,473 72
	30,282 18	30,282 18

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

List of Unpaid Electric Light Accounts 30th April, 1922

Allies Cafe..	33 12
Armstrong, H. M..	9 72
Burd, Ira..	6 88
Crotin, Max..	5 38
Dabous, N. F...	2 52
Haggert, H...	6 36
Lapalme, A. E..	1 68
Lelievre, A..	3 24
Munro, C. E..	15 69
Northern Plumbing Co.....................................	4 00
Parkus & Co..	8 88
Royal Bank of Canada.....................................	6 02
Royal Cafe...	20 52
Robertson, James...	11 88
Shisko, A..	8 16
Separate School Board....................................	12 00
Spence, James..	3 37
Semchison, James...	2 00
Siegal, Dr...	1 33
Tremblary, Mrs. E..	1 57
Trackman, Dr...	4 00
Trpoff, S..	9 60
	177 92

Subject to our letter dated May 15, 1922

TOWNSHIP OF CALVERT

List of Fines Imposed, Recorded by Magistrate but Not Paid Over to Township.

Date	*Person Fined*	*Amount*
1919		
3 April	Samchesin	1 00
9 “	P. Macko	10 00
9 “	E. Moult	10 00
9 May	Sam. Brislopski	20 00
3 July	G. Nasuch	10 00
5 August	J. Kinsey	15 00
13 “	Henry Boudin	2 00
16 “	Geo. Grelyze	13 00
20 “	Sam Wo	2 00
13 “	H. Hosenko	13 00
26 May	Yankevich & Reviste	3 50
1920		
1 March	A. Kasinko and John Krell	3 50
8 May	John Kukanean	25 00
6 April	Jack Perlmutter	10 50
24 “	Fred Genenck	13 50
24 June	John Rabatak	3 50
17 July	E. Kedickel	2 50
2 September	Charlie Mills ($203.50 shows received on account $50.75)	152 75
6 “	Fred Bennett ($107.50 shows received on account $53.50)	54 00
12 “	Thos. Gilchrist ($203.50 shows received on account $123.00)	80 50
19 “	Charlie Wicks ($28.50 shows received on account $23.50)	5 00
7 “	Alex. Oliveuk	48 45
14 October	Bill Vescelock	23 50
22 “	Jack O'Connor	34 50
13 December	W. Kenny	106 25
1921		
19 April	O. Davidson	203 50
18 August	A. St. Jean	23 50
		889 95

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

List of Payments Made But Not Authorized By Council.

1919		
13 August	McMillan Bros., note	477 82
26 September	A. Smith, assessment S.S. No. 3	15 00
3 November	A. Smith, assessment S.S. No. 3	6 00
15 December	Sir. S.S. No. 3, Clergue	200 00
1920		
18 October	Wm. Rutledge, roadwork	59 50
18 “	C. N. Jacobs, “	7 35
18 “	T. Holdsworth, “	36 50
18 “	Jas. Boyd, “	43 50
18 “	C. H. Jacobs, “	52 75
18 “	F. Hanop, “	37 10
18 “	F. Hanop, “	13 95
18 “	A. H. Wallace, “	1 50
18 “	E. Sonour, “	5 00
18 “	H. E. Gaumont, “	2 50
18 “	T. Linholme, “	2 30
18 “	P. La Ban, “	2 80
18 “	D. Loubert, “	4 80
27 December	R. L. Malkin, Sec., S.S. No. 1	330 00
1921		
4 July	E. Marion, roadwork	9 00
4 “	S. La Palm, “	3 00
4 “	P. Cote, “	2 50
4 “	Neil Curly, prisoners to North Bay	40 00
4 “	Wm. Rutledge, assessment	50 00
7 “	S.S. No. 1	200 00
7 “	Neil Curley, prisoners to North Bay	36 00
28 “	Neil Curley, “ “ “	50 00
17 October	E. Doutre, roadwork	25 00
21 “	G. Mousseau, salary	50 00
3 November	Royal Bank, Massey-Harris Note	50 00
8 “	A. Boiner, on account	100 00
2 December	S.S. No. 4, Public	1,200 00
5 “	Geo. Mossean, salary	200 00
5 “	O. W. Charlebois, salary	50 00
10 “	A. Borvin, lumber	200 00
15 “	A. Borvin, on account	298 00
		3,861 87

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

SUMMARY OF ASSESSMENT AND RATES LEVIED FOR YEAR ENDING 31ST DECEMBER, 1919.

	Other Townships	Calvert Township	Total Assessment	Rates Levied	Amount Levied	Purpose	Classification
Union Public School Section No. 3:							
In Calvert Township	....	$ 19,345 00	....	....	....		
In Clergue Township	$30,628 00	....	$30,628 00	25 Mills	$1,249 36	Schools.	Land, $119,088 00 Buildings, 88,080 00 Business, 2,450 00
Calvert Township:							
No levy for school purposes	....	141,570 00	....	....	....		
Non-Residents	....	18,075 00	....	....	....		
Total of Calvert Township	....	....	178,990 00	20 Mills	3,579 80	General Township	
	$30,628 00	$178,990 00	$209,618 00	....	$4,829 16		$209,618 00

TOWNSHIP OF CALVERT

Summary of Assessment and Rates Levied for Year Ending 31st December, 1920.

	Other Townships	Calvert Township	Total Assessment	Rates Levied	Amount Levied	Purpose	Classification
Union Public School Section No. 1:							
In Calvert Township	....	5,225 00	....	....	....		
In McCart Township	16,500 00	....	16,500 00	70 Mills	1,520 75	Schools.	
Public School Section No. 2	....	24,100 00	....	32 Mills	771 20	Schools.	
Union Public School Section No. 3:							Land, 179,225 00
In Calvert Township	....	26,925 00	....	....	....		
In Clergue Township	35,925 00	....	35,925 00	21 Mills	1,419 90	Schools.	Buildings, 118,450 00
Public School Section No. 4:							Business, 1,500 00
No levy made for School Purposes	....	165,475 00	....	....	....		
Separate School Section No. 1	....	14,625 00	....	32 Mills	468 00	Schools.	
Non-Residents	....	10,400 00	....	....	....		
Total of Calvert Township	....	....	246,750 00	10 Mills	2,471 50	General Township	
	52,425 00	246,750 00	299,175 00	....	6,551 35		299,175 00

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

Summary of Assessment and Rates Levied for Year Ending 31st December, 1921.

	Other Townships	Calvert Township	Total Assessment	Rates Levied	Amount Levied	Purpose	Classification
Union Public School Section No. 1:							
In Calvert Township................	....	10,375 00	....	....	....		
In McCart Township...............	48,825 00	....	48,825 00	20 Mills	1,184 00	Schools.	
Public School Section No. 2...........	....	25,800 00	....	35 Mills	903 00	Schools.	
Union Public School Section No. 3:							Land, 274,590 00
In Calvert Township................	....	22,350 00	....	....	....		Buildings, 296,725 00
In Clergue Township................	45,600 00	....	45,600 00	25 Mills	1,698 75	Schools.	Business, 34,689 00
Public School Section No. 4...........	....	273,299 00	....	30 Mills	8,198 97	Schools.	
Separate School Section No. 1..........	....	23,350 00	....	35 Mills	817 25	Schools.	
Separate School Section No. 4..........	....	156,405 00	....	39 Mills 12 Mills	6,099 71 6,138 94	Schools. General Township	
Total of Calvert Township........	....	....	511,579 00				
	94,425 00	511,579 00	606,004 00	....	25,040 62		606,004 00

Subject to our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

CASH STATEMENT OF SCHOOLS FOR YEAR ENDING 31ST DECEMBER, 1919.

	Public S.S. No. 1, Union McCart.	Public S.S. No. 2, Calvert.	Public S.S. No. 3, Union Clergue.	Public S.S. No. 4, Calvert.	Separate S.S. No. 1, Calvert.	Separate S.S. No. 4, Calvert.
RECEIPTS.						
Township of Calvert Requisitions	....	....	200 00	....	....	....
Government Grants	....	....	411 89	....	....	....
Other Income	....	....	6 28	....	....	....
Adjoining Township Taxes	....	....	824 67	....	....	....
			1,442 84	....	....	....
PAYMENTS						
Teachers' Salaries	....	....	821 20	....	....	....
Janitor Service	....	....	67 40	....	....	....
Other Salaries	....	....	101 02	....	....	....
Supplies	....	....	17 05	....	....	....
General Expense	....	....	48 21	....	....	....
Debentures	....	....	106 78	....	....	....
Fuel	....	....	33 00	....	....	....
Cash overdrawn at first	....	....	192 50	....	....	....
Cash on hand at last	....	....	55 68	....	....	....
	....	....	1,442 84	....	....	....

TOWNSHIP OF CALVERT

FOR YEAR ENDING 31ST DECEMBER, 1920.

	Public S.S. No. 1, Union McCart.	Public S.S. No. 2, Calvert.	Public S.S. No. 3, Union Clergue.	Public S.S. No. 4, Calvert.	Separate S.S. No. 1, Calvert.	Separate S.S. No. 4, Calvert.
RECEIPTS.						
Township of Calvert Requisitions	150 00	....	1,050 00	....	....	....
Government Grants	669 00	400 00	406 34	....	....	....
Adjoining Township Taxes	9 20	....	....	....	....	....
Other Income	....	....	8 00	....	....	....
Cash on hand at first	....	....	55 68	....	....	....
	828 20	400 00	1,520 02	....	....	....
PAYMENTS						
Teachers' Salaries	695 55	....	918 72	....	....	....
Janitor Services	....	....	85 75	....	....	....
Other Salaries	....	....	25 00	....	....	....
Supplies	6 80	....	38 29	....	....	....
General Expense	53 46	....	52 37	....	....	....
Debentures	....	....	106 78	....	....	....
Fuel	28 50	....	165 00	....	....	....
School Buildings	15 50	48 00	35 00	....	....	....
Cash on hand at last	28 39	352 00	93 11	....	....	....
	828 20	400 00	1,520 02	....	....	....

Subject to our letter dated May 15, 1022.

TOWNSHIP OF CALVERT

Cash Statement of Schools for Year Ending 31st December, 1921.

	Public S.S. No. 1, Union McCart.	Public S.S. No. 2, Calvert.	Public S.S. No. 3, Union Clergue.	Public S.S. No. 4, Calvert.	Separate S.S. No. 1, Calvert.	Separate S.S. No. 4, Calvert.
Receipts						
Township of Calvert Requisitions	830 00	675 00	900 00	3,950 00	448 75	375 00
Government Grants	245 73	293 05	589 72	....	464 84	207 97
Adjoining Township Taxes	....	122 52	....	....	....	....
Other Income	....	....	9 25	15 00	....	....
Cash on hand at first	28 39	352 00	93 11	....	....	....
Cash overdrawn at last	7 69	....	....	....	....	705 98
	1,111 81	1,442 57	1,592 08	3,965 00	915 59	1,288 95
Payments						
Teachers' Salaries	521 33	476 53	1,014 00	2,951 68	665 00	928 00
Janitor Service	22 20	....	96 60	....	....	....
Other Salaries	....	145 46	25 00	....	....	....
Supplies	....	129 54	88 63	532 50	....	....
General Expense	4 08	514 65	105 92	....	14 35	3 50
Fuel	....	....	....	53 91	31 44	307 45
School Buildings	564 20	172 90	100 00	....	28 50	50 00
Debentures	....	....	106 78	200 00	....	
Cash on hand at last	....	3 49	55 15	226 91	174 30	....
	1,111 81	1,442 57	1,592 08	3,965 00	913 59	1,288 95

Subject of our letter dated May 15, 1922.

TOWNSHIP OF CALVERT

List of Tax Arrears for Year 1919

Roll No.	Name	Location	Statute Labour	Taxes
244	Proulx, S., Ansonville	Main St., Part A26	6 00	2 50
10	Burns, Mrs. Wm., Porquis Jct.	Con. 1 S½ Lot 12	12 00	33 75
18	Rivet, Alb., Ansonville	Front Lane, Part L12	9 00	10 00
19	Brown, F., Porquis Jct.	Con. 2 N½ Lot 10	9 00	22 50
	Belanger, Jos., Iroquois Falls	" 2 N½ " 4	12 00	....
245	Bernier, Emile, Iroquois Falls	" 4 N½ " 2	9 00	12 00
246	Baker, B., Iroquois Falls	" 1 S½ " 2	6 00	8 00
249	Bradley, J., Ottawa	" 3 N½ " 3	12 00	16 00
251	Botry, H., Toronto	Railway St., A11	6 00	5 00
252	Burtless, W. C., St. Clair	Con. 5 SE Lot S	9 00	10 00
253	" " "	" 5 N½ Lot 8	9 00	10 00
25	Clement, Jos., Timmins	" 2 N½	6 00	....
35	Carrier	Nault Ave., Lot 17	6 00	6 00
249	Critchly, J., Monteith	Con. 4 N½ Lot 4	6 00	4 00
250	Darcy, P., Porquis Jct.	" 1 N½ " 2	6 00	8 00
39	Douey, C., Porquis Jct.	" 1 S½ " 3	6 00	11 25
41	David, A., Cochrane	Front St., Part L. 13	....	7 00
52	Davis, Mrs. M., Toronto	Con. 1 S½ Lot 10	15 00	45 00
251	Desormeau, Jos., Clarence Ct.	" 4 N½ " 2	6 00	7 00
253	Drinkwater, Jos., Nellie L.	" 6 N½ " 12	6 00	4 50
254	Dumphy, A. N.	" 6 N½ " 4	9 00	8 00
256	Douglas, J. W.	" 6 S½ " 2	12 00	12 00
257	Duncan, Harry	" 5 N½ " 2	9 00	8 00
55	Auger, Nap., Porquis Jct.	" 2 N½ " 8	6 00	....
	Farmer, R. H.	" 2 S½ " 3	15 00	16 00
	Gurndon, John		....	8 00
64	Gagne, Theo., Porquis Jct.	Con. 1 N½ Lot S	9 00	27 00
70	Granger, T., Nellie L.	" 4 " 12	6 00	....
76	Harwood, Wm., Porquis Jct.	" 1 S½ " 11	9 00	22 50
254	Harmon, W., Nellie L.		6 00	....
255	Harmon, H., Nellie L.		6 00	....
256	Hutchison, E. C.	Con. 3 S½ Lot 6	12 00	12 00
257	Hutchison, Thos.	" 5 N½ " 10	9 00	10 00
258	Holmes, C. W.	" 4 S½ " 7	6 00	12 00
91	Johnson	Third Ave., A40	12 00	14 00
	Elliott, Wm.		12 00	12 00
94	Jackes, E.	Con. 5 N½ Lot 5	9 00	8 00
95	Jones, S. A.	" 5 N½ " 5	12 00	12 00
94	Katcha, Jas.	Front St., " 15	9 00	13 00
99	Kologrin, A.	Main St., " 21	6 00	3 00
101	Kerr, W., Uxbridge	Con. 2 N½ " 7	9 00	22 50
104	Kelly, T.	" 5 N½ " 7	15 00	16 00
117	Ames, G. W., Bay City, Mich.	Hospital St. " 38	6 00	6 00
118	Leasipp, Dr.	" " " 58	9 00	12 00
119	Marleau, Sam., Strickland	Marion St. " 76	6 00	2 00
120	" " "	Teefy St. " 76	6 00	3 50
125	McCarthy, D., Iroquois Falls	Forth Ave. " 19	6 00	3 10
136	McMillan Bro., Porquis Jct.	Con. 2 N½ " 12	9 00	29 25
137	Morgon, Geo.	" 2 S½ " 12	6 00	11 25
138	McCormell, A., Porquis Jct.	" 1 N½ " 12	9 00	....
147	McGraw, A., Porquis Jct.	" 1 S½ " 9	9 00	....
148	McGraw, T., Porquis Jct.	Con. 1S½ Lot 8	9 00	
151	McChesney, Guy, Timmins	" 2N½ " 6	6 00	18 00
152	Malkin, D. L., Nellie Lake	" 4 N½ " 12	12 00	....
258	McCounrey, G.	" 6 N½ " 1	9 00	12 00
259	Miron, A.	" 6 S½ " 4	9 00	8 00
260	Morris, A.	" 6 S½ " 5	9 00	8 00
261	McCracken, W.	" 6 S½ " 3	9 00	8 00
161	Sidaruck, M.	Main St. " 35	....	6 00
163	Nesbit, J., Uxbridge Ontario	Con. 1 N½ " 11	9 00	22 50
182	Parker, M.	" 3 S½ " 3	12 00	15 00
183	Paquette, Wil.	" 3 N½ " 6	6 00	5 00
185	Prince, Jas., Nellie L.	" 4 S½ " 12	6 00	....
259	Phillippe, A.	" 6 N½ " 3	9 00	8 00
260	Patterson, T.	" 6 S½ " 10	12 00	12 00

TOWNSHIP OF CALVERT

List of Tax Arrears for Year 1919—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
259	Ritchie, A., Nellie L.		6 00	2 00
198	Rivet, A.	Teefy St. “ 39 A76	....	2 00
207	Stothers, W. J., Porquis Jct.	Con. 4 S½ “ 11	6 00	18 00
208	Sullivan, P., Porquis Jct.	“ 1 S½ “ 4	....	11 25
212	Seaton, N., Nellie L.	“ 4 N½ “ 12	6 00	2 50
215	Sanderson, J. W.	“ 1 N½ “ 1	9 00	12 00
216	Soady, Chas.	“ 6 N½ “ 12	6 00	5 00
220	Thompson, E., Porquis Jct.	“ 2 N½ “ 11	9 00	22 50
223	Tanguay, E.	4th Ave. “ 57	9 00	10 00
234	Woodrow, Jos., Nellie L.	Con. 4 “ 12	6 00	3 00
235	Wlasuk, P.	2nd Ave. “ 24	....	13 00
237	Wright, J. W.	Con. 5 N½ “ 9	15 00	16 00
236	Wright, J. W.	“ 6 S½ “ 9	15 00	16 00
238	Wright, Miss C. M.	“ 3 N½ “ 10	12 00	12 00
239	Wilson, E.	“ E N½ “ 11	12 00	12 00
	Young, Mrs. W. H.	Govt. Rd., Lots 36 to 41	9 00	9 00
240	Youkovich, M.	Front St., Lot 8	9 00	....
	Ames, G. W., Bay City, Mich.	Front St. “ 9	6 00	6 00
	“ “	“ “ 8	6 00	6 00
	“ “	“ “ 10	18 00	23 00
	“ “	Govt. Rd. “ 6	15 00	18 00
	“ “	“ “ 1	15 00	18 00
	Levison, D., South Porcupine	2nd Ave. and Main Lot 26	9 00	11 00
	Ames, G. W., Bay City	Hospital St., Lot 47	6 00	6 00
	“ “	“ “ 40	6 00	5 00
	“ “	“ “ 46	6 00	5 00
	“ “	1st Ave. “ 48	15 00	18 00
	“ “	2nd Ave. “ 6	6 00	5 50
	“ “	2nd Ave. “ 5	6 00	7 00
	“ “	Con. 2 S½ “ 3	6 00	5 00
	“ “	“ 1 N½ “ 1	6 00	5 00
	Bradley, S. M.	“ 1 N½ “ 3	6 00	5 00
	N. R.	“ 1 N½ “ 7	6 00	5 00
	N. R.	“ 1 N½ “ 8	6 00	5 00
			810 00	967 85

TOWNSHIP OF CLERGUE.

Roll No.	Name	Location	Statute Labour	Taxes
62	Gerrard, D., Porquis Jct.	Evelyne St. Lot 9		3 75
64	Fauntain, J., Porquis Jct.	“ “ 11		3 13
65	Charpentier, Porquis Jct.	“ “ 12		3 75
67	Rowlinson, J., Porquis Jct.	“ “ 14		3 13
68	Ludford, F., Porquis Jct.	Evelyne St., Lot 15		2 75
82	Nault, F., Cochrane	Edward St. “ 33		2 50
85	Saunders, J., Porquis Jct.	“ “ “ 31		2 50
92	Murden, Rev., Porquis Jct.	“ “ “ 48		2 50
95	Emery, Mrs., Porquis Jct.	Victoria “ “ 61		5 00
97	“ “ “ “	Whitney “ “ 63		5 00
98	“ “ “ “	“ “ “ 65		5 00
105	Leith, W. F., Cochrane	Albert “ “ 86		6 25
107	Brown, Mrs. E., Toronto	Connaught “ 85		5 00
112	Lacasse, A. D., Montreal	Queen “ 94		7 50
113	“ “ “	“ “ 95		7 50
116	“ “ “	“ “ 98		10 00
117	Rice, J., Porquis Jct.	Evelyne St. “ 36		2 50
47	Sampson, P., Bonfield, Ont.	Con. 5 N½ Lot 12		15 00
120	Schone, P., Porquis Jct.			7 50
124	White, S. “ “			7 50
51	J. Rowlinson			1 25
84	J. Dinsmore			6 25
			$810 00	$1,083 11

Total Tax Rates	$1,083 11
Statute Labour	810 00
Total 1919 Arrears	$1,893 11

TOWNSHIP OF CALVERT

List of Tax Arrears for Year 1920.

Roll No.	Name	Location	Statute Labour	Taxes
13	Aboud, E., Ansonville	Acre 4	10 00	10 00
1	Brockley, Iroquois Falls	" 5	4 00	3 00
2	Boyer, F., Ansonville	" 31	....	50
4	Botry, H., Toronto	" 11	4 00	2 50
8	Boyer, F., Ansonville	" 16	8 00	5 00
9	Breeland, M., "	" 16	....	23 50
10	Bissin, S. A., Montreal	" 18	10 00	8 00
13	Baker, B., Nellie Lake	Con. 1 S½ 2	10 00	8 00
18	Barr, J. E., Dupee	" 2 N½ 10	10 00	24 80
21	Burns, Mrs. W., Porquis Jct.	" 1 S½ 12	10 00	24 80
23	Bradley, J., Ottawa	" 3 N½ 3	12 00	37 20
24	Bissin, S. A., Montreal	Acre 11	6 00	4 25
25	Burtless, W. E.	Con. 5 N½ 8	6 00	21 00
26	" "	" 5 N½ 2	6 00	21 00
3	Crotin & Omara	" 4 S½ 2	12 00	......
6	Conway, J., Ansonville	Acre 24	8 00	6 25
19	Critchley, H., Monteith	Con. 4 N½ 11	4 00	20 00
9	Downey, C., Cochrane	" 1 S½ 3	10 00	9 00
10	Downey, P., Grant	" 1 N½ 2	10 00	8 00
11	Daniels, N., Ansonville	" 2 N½ 9	10 00	5 75
12	Decasse, N., St. Charles, Ont.	Acre 25	4 00	1 55
14	Drinkwater, J., Cochrane, Ont.	Con. 6 N½ 12	10 00	68 00
15	Desarmeau, J.	" 6 N½ 5	6 00	16 80
16	Dumphy, A. N.	" 6 N½ 4	6 00	16 80
17	Dawson, W. H.	" 6 N½ 1	6 00	4 00
18	Douglas, J. W.	" 6 S½ 2	8 00	25 20
19	Duncan, J.	" 5 N½ 2	....	16 80
1	Evans, F., Nellie Lake	" 4 N½ 12	4 00	1 50
5	Evanoff, C., Waterloo, C.N.R.	Acre 31	16 00	18 00
6	Eruink, M.	" 31	4 00	2 50
10	Elliot, Wm.	Con. 4, S½ 10	8 00	25 20
4	Stothers	" 4 S½ 11	6 00	36 00
5	Flumerfelt, Wm., Toronto	" 3 S½ 7	....	13 20
6	Farmer, R.,	" 2 S½ 3	10 00	24 80
4	Granger, T., Nellie Lake	" 4 N½ 12	4 00	......
18	Grand, Geo., Matheson	Calvert St., A77	....	4 50
22	Leleive, Geo.	Acre 33	4 00	1 50
3	Honga, E.	" 37	6 00	3 75
13	Henessy, Wm.	" 3	4 00	2 25
16	Hutchinson, T., Toronto	Con. 5 N½ 10	6 00	21 00
18	Harmon, Herb.	" 4 N½ 12	4 00	10 00
23	Holmes, C. W.	" 4 S½ 7	8 00	25 20
24	Hutchinson, E. C.	" 4 S½ 6	8 00	25 20
1	Irwin, James	" 5 N½ 6	10 00	33 60
2	Jackes, E.	" 5 N½ 5	6 00	16 80
6	Jenkinson, H., Nellie Lake	" 4 N½ 12	4 00	4 00
14	Jacons, Mrs. P.	Acre 13	10 00	7 50
16	Joseph, John	Con. 5 S½ 6	10 00	35 70
	Jones, S. A.	Acre 6 350 x 100 ft.	6 00	5 00
27	Phillippe, A.	Con. 6 N½ 3	6 00	4 00
9	Kerr, J. A., Uxbridge	" 2 N½ 7	10 00	27 90
10	Kelly, Thos.	" 5 N½ 7	10 00	33 60
12	Kolanke, N.	3rd Ave., Acre, 34	4 00	1 50
2	Lafleur, J., Ottawa	Acre 37	4 00	1 50
4	Laporte	" 19	4 00	1 50
28	Ludvic, G.,	Con. 5 S½ 2	8 00	28 20
1	Lavalle, P., Porquis Jct.	" 1 N½ 8	10 00	24 90
6	Lavoie, E.	Acre 11	4 00	2 00
8	Lehto, Carl	" 13	....	3 00
9	LaFond, F.	" 15	18 00	21 00
11	Lachance, A.	" 76	8 00	5 75
14	Leleive, Ottawa	" 33	4 00	1 50
15	Lachance, G. A.	" 34	4 00	2 75
17	Lapeith, Dr. Geo., Toronto	" 58	8 00	6 00

TOWNSHIP OF CALVERT

List of Tax Arrears for Year 1920—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
18	Laperth, Dr. Geo., Toronto	Acre 38	6 00	5 00
19	Levesque, O.	Con. 4 N½ 2	4 00	12 60
27	Langhay, Mrs. M.	Acre 25	10 00	9 50
7	Morrison, R., Porquis Jct.	Con. 2 S½ 12	10 00	29 45
8	Walsuch, P., Ansonville	Acre 25	8 00	5 50
11	Marleau, S., Fauquier, Ont.	“ 75	4 00	2 00
14	Marion, Albena	“ 77	4 00	......
20	Malkin, R. L., Nellie Lake	Con. 4 N½ 12	10 00	80 00
25	Marleau, S., Fauquier, Ont.	Acre 76	....	3 15
1	McChesney, J.	Con. 2 N½ 6	10 00	2 90
5	McConnell, A. E., Porquis Jct.	“ 1 N½ 12	....	31 00
6	McCracken, Wm.	“ 6 S½ 3	6 00	16 80
7	McCoubrey, S. G.	“ 6 N½ 1	8 00	6 00
1	Nault, F., Cochrane	Acre 1	....	6 00
2	“ “ “	“ 17	10 00	3 00
5	Nault, Bertha	“ 16	18 00	6 50
7	Nesbit, J.	Con. 1 N½ 11	10 00	31 00
4	O'Mara, D.	Acre 37	....	75
14	Pelto, H.	“ 8	....	4 50
	Prince, Jas.	....	4 00	......
15	Pepin, C.	“ 11	6 00	4 00
22	Parker, M.	Con. 3 S½ 3	10 00	39 90
25	Pepin, C.	“ 3 N½ 5	....	50
26	Patterson, T.	“ 6 S½ 10	8 00	25 20
3	Rivette, A.	“ 76	6 00	4 50
4	Rice, J., Toronto	“ 18	10 00	......
8	Ryan, Paddy, Toronto	“ 36	6 00	5 00
13	Ritchie, A., Nellie Lake	Con. 4 N½ 12	4 00	4 00
15	Romain, Ed., Sr.	Acre 59	....	5 00
19	Russian	“ 33	4 00	1 25
2	Sullivan, Pat., Timmins	Con. 1 S½ 4	10 00	9 00
3	Saunderson, J. W.	“ 1 N½ 1	8 00	6 00
4	Stirling, R., Hamilton	“ 1 N½ 4	10 00	......
8	Seaton, F., Nellie Lake	“ 4 N½ 12	4 00	......
9	Singh, J., Nellie Lake	“ 4 N½ 12	4 00	4 00
11	Savanna, N., Cochrane	Acre 15	18 00	20 00
14	Sophak, S.	“ 11	....	4 00
	Seguin	....	....	12 60
16	Samure, E.	Con. 4 N½ 5	8 00	25 20
17	Saunders, J. B.	“ 2 S½ 4		40
21	Kahan, Mrs.	Acre 16	24 00	30 00
23	Soady, Chas., Nellie Lake	Con. 6 S½ 11	4 00	20 00
24	Shaw, E. M., Montreal	Acre 16	14 00	15 00
2	Thompson, E., Detroit	Con. 2 N½ 11	10 00	24 80
1	Vivian, Wm., Porquis Jct.	“ 5 N½ 11	10 00	72 00
5	Wright, J. W.	Con. 6 S½ 9	10 00	33 60
6	Wright, J. W.	“ 5 N½ 9	10 00	33 60
9	Wilson, B.	“ 3 N½ 11	8 00	48 00
10	Wright, C. M.	“ 3 N½ 10	8 00	25 20
1	Young, Wm., Cochrane	“ 2 N½ 12	6 00	15 50
3	Young, W. H., Toronto	Lots 40 and 41, P. 17	6 00	4 50
			778 00	1,628 15

McCart and Calvert.

Roll No.	Name	Location	Statute Labour	Taxes
1	Aubrey, Mrs. G. M., Toronto	Con. 3 N½ 3	....	21 00
4	Burns, F., McMurrich, Ont.	“ 4 N½ 5	....	21 00
5	Burns, John, Nellie Lake	“ 5 S½ 4	....	21 00
6	Burns, Jas., Porquis Jct.	“ 5 S½ 5	....	21 00
8	Barristo, A., Porquis Jct.	“ 2 N½ 2	....	21 00
9	Beman, Jos., Connaught	“ 2 N½ 1	....	21 00
10	Barnes, Jos., Earlton, Ont.	“ 2 N½ 8	....	21 00
11	Campbell, Geo., Youngtown, Alta.	“ 4 N½ 2	....	21 00

TOWNSHIP OF CALVERT

List of Tax Arrears for Year 1920—Continued.

McCart and Calvert—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
12	McQuoid, E.	“ 3 S½ 5	....	21 00
13	Durach, B.	“ 4 N½ 7	....	21 00
15	Duncalf, W. R., Nellie Lake	“ 3 S½ 7	....	21 00
16	Doregan, Mrs. M., Sudbury	“ 4 S½ 7	....	21 00
17	Eickhoff, F., Connaught	“ 2 S½ 3	....	10 50
18	Frank Mike, Porquis Jct.	“ 2 S½ 4	....	21 00
19	“ “ “ “	“ 2 S½ 3	....	10 50
20	Fountain, Mrs. A., Toronto	“ 2 S½ 2	....	21 00
22	Graham, D., Nellie Lake	“ 2 N½ 7	....	21 00
23	Griffiths, Ed., Montreal	“ 3 N½ 2	....	21 00
24	Guirmback, C., Toronto	“ 4 N½ 6	....	21 00
1	Henshaw, T., Red Deer, Alta.	“ 5 N½ 7	....	21 00
2	Harmon, Wil., Nellie Lake	“ 2 N½ 5	....	21 00
3	Harmon, H., Nellie L.	“ 3 S½ 4	....	21 00
4	Hoddock, F., Connaught	“ 3 S½ 6	....	21 00
5	Lescington, A. F.	“ 5 N½ 2	....	21 00
6	Morgan, Geo., Porquis Jct.	“ 2 S½ 1	....	21 00
7	Morrison, Jas., Porquis Jct.	“ 2 S½ 5	....	21 00
9	Andrew, J. A.	“ 4 N½ 6	....	21 00
10	McCardell, R., Nellie Lake	“ 3 N½ 1	....	21 00
11	Prince, Bert, Nellie Lake	“ 3 N½ 4	....	21 00
13	Parliament, T., Nellie Lake	“ 6 N½ 1	....	10 00
14	Scott, E. A., Nellie Lake	“ 6 S½ 1	....	21 00
15	Rittchie, A., Nellie Lake	“ 4 S½ 4	....	21 00
16	Robertson, Jas., Nellie Lake	“ 5 S½ 6	....	21 00
21	Smith	“ 3 S½ 8	....	21 00
22	Seaton, F., Nellie Lake	“ 2 N½ 4	....	21 00
24	Taggart, Wm. J., Cobble Hill, B.C.	“ 5 N½ 6	....	21 00
25	Telford, A.	“ 4 S½ 3	....	21 00
1	Whallen, J., Nellie Lake	“ 4 N½ 8	....	21 00
2	Wildman, A., Huntsville	“ 5 S½ 1	....	21 00
3	Webb, J.	“ 5 S½ 2	....	21 00
4	Walsh, J.	“ 5 S½ 7	....	21 00
5	Woodrow, J., Nellie Lake	“ 3 S½ 1	....	21 00
6	Wickens, J., Toronto	“ 3 N½ 6	....	21 00

Township of Clergue.

Roll No.	Name	Location	Statute Labour	Taxes
6	Rice, J., Toronto	Evelyn St., Lot 6	....	3 15
7	Dakata, A. S., Porcupine	“ “ “ 7	....	2 63
9	Gerrard, D., Porquis Jct.	“ “ “ 9	....	3 15
11	Fountain, J., Porquis Jct.	“ “ “ 11	....	3 15
12	Charpentier, G., Porquis Jct.	“ “ “ 12	....	3 15
14	Ludford, F., Porquis Jct.	“ “ “ 15	....	2 10
27	Woodrow, Mrs., Nellie Lake	“ “ “ 32	....	2 10
28	Nault, F., Cochrane	“ “ “ 33	....	2 10
30	Sanders, J., Porquis Jct.	“ “ “ 31	....	2 10
31	Ludford, F., Porquis Jct.	“ “ “ 36	....	10 50
40	Summerbee, Rev.	Edward “ “ 48	....	2 10
42	Morrison, J., Sundridge	Louisa “ “ 50	....	4 20
43	Emery, Mrs. E., Porquis Jct.	Victoria “ “ 61	....	2 10
45	“ “ “ “	Whitney “ “ 63	....	4 20
46	“ “ “ “	“ “ “ 65	....	4 20
53	Leith, W. F., Cochrane	Albert “ “ 86	....	5 25
60	Lacosse, A., Montreal	Queen “ “ 94	....	8 40
61	“ H., “	“ “ “ 95	....	8 40
64	“ A. D., “	“ “ “ 98	....	8 40
87	Emery, J. E., Porquis Jct.	King “ “ 92	....	14 70
65	J. Rice, Toronto	“ “ “ 86	....	2 10
72	Galt, J.	Con. 6 N½ 9	....	14 70
75	Smith, C., Porquis Jct.	“ 6 N½ 11	....	18 90

TOWNSHIP OF CALVERT

List of Tax Arrears for Year 1920—Continued.

Township of Clergue—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
78	Ludford, F., Porquis Jct.	" 6 N½ 12	....	17 85
81	Beemer, H., Widderfield	" 6 N½ 9	....	12 60
79	LaRome, E., Porquis Jct.	" 5 N½ 9	....	8 90
83	McMulty, P., Porquis Jct.	" 5 N½ 12	....	16 80
86	Morrison Estate, S. Porcupine	" 6 S½ 12	....	16 80
50	Emery, Mrs. E., Porquis Jct.	King St., Lot 66	....	3 40
			778 00	2,700 98

Summary.

Tax Rates	2,700 98
Statute Labour	778 00
Difference	3 70
Balance Sheet Total	3,482 68

TOWNSHIP OF CALVERT

List of Unpaid Taxes on 1921 Collector's Roll as at 30th April, 1922.

Roll No.	Name	Location	Statute Labour	Taxes
4	Ames, G. W.	Hospital, Acre 43	15 00	42 00
11	" "	Teefy St., " 62	15 00	42 00
24	" "	" " " 75	12 00	33 60
34	Aboud, Frank	Acre 3·Lot 6	....	8 40
35	" "	" 3 " 6	....	8 40
36	" "	" 3 " 7	....	8 40
37	" "	" 3 " 8	....	8 40
38	" "	" 3 " 15	....	4 20
39	" "	" 3 " 16	....	4 20
40	" "	" 3 " 17	....	4 20
41	" "	" 18 x 33	....	33 60
42	" "	" 39 x 55	36 00	35 70
43	Anson Fritz	" 36 x 38	15 00	18 90
46	Arcand, Albert	Main St., Acre 35	9 00	39 53
44	Ayoub, Alex	Railroad St., Acre 15	....	134 40
50	Abramson, N.	Railroad St., Acre 18	....	56 57
51	" "	Bowling Lane, Acre 30, 55 x 85	9 00	16 80
52	" Mrs. Polly	Main St., Acre 32	....	100 80
54	Auger, Mrs. L.	Drury Lane, Acre 8, Lots 40x41	15 00	51 00
1	Burns, Wm., Estate	Con. 4, S½ 12, 160	18 00	37 00
2	Bouk, Myke	Railroad St., Acre 8, Lot 33, 30x100	....	84 00
4	Beaudoin, D.	Acre 10, 35x100	9 00	25 50
6	Boutry, W.	" 11, 50x112	6 00	12 60
7	Buggesby, H.	2nd Ave., Acre 25, 39x156	30 00	105 00
8	Boudreau, Emile	Lover's Lane, Acre 6, Lot 9, 35x114	6 00	8 92
10	Brooks, S.	Railroad St., Acre 13, 39x156	6 00	12 60
14	Balloid, A.	Con. 1 N½ 10, 160	12 00	29 60
15	Balloid, A.	" 1 N½ 10, 160	9 00	18 50
16	Britton, Jos.	" 2 N½ 8, 160	9 00	23 50
17	Barr, Jos. E.	" 2 N½ 10, 160	15 00	25 60
18	Baker, Bert	" 1 S½ 2, 160	12 00	25 20
20	Belanger, Jos.	" 2 N½ 4, 160	18 00	51 70
21	" E.	" 2 N½ 3, 160	18 00	47 00
22	" Jos., Sr.	" 1 N½ 4, 160	18 00	47 00
23	Bogir, Frank	Acre 16, Lots 6 and 7, 60x100	6 00	10 20
24	Burnstein, Sam	Acre 19, 40x100	....	84 00
26	Bradley, W.	Con. 2 N½ 2, 160	15 00	33 60
27	Boyd, F.	" 2 S½ 11, 160	....	3 00
29	Burnstein, S.	4th Ave., Lot L9 A, 5x100	....	8 40
30	Bolsposki, Jos.	Bowling Lane, Lot 17	6 00	12 60
31	Burnier, Mrs. Emile	Con. 4 N½ Lot 2, 50x100	6 00	5 10
1	Cydinko, Dan	2nd Ave., Acre 25, 39x156	6 00	15 30
3	Casino, Alex.	Main St., Lot 38x39, Acre 8, 50x93	....	12 60
5	Charlibois, J. B.	Off Drury Lane, Acre 10, 35x125	15 00	43 35
8	Charlibois, O. W.	Railroad St., Acre 18, 26x180	....	35 70
11	Conroy, Jas.	2nd Ave., Acre 26, 60x75	9 00	25 50
12	Coronet, Vincent	Lovers Lane, Lot 9, Acre 6, 50x114	21 00	55 65
13	Casino, Alex.	Railroad St., Lot 27, Acre 8, 30x95	....	30 60
14	Casino, Alex.	Railroad St., Lot 28, Acre 8, 30x98	....	42 00
15	Conivoy, Mrs. Pearl	Railroad St., Acre 15	....	10 71
17	Cretun, Paul	3rd Ave., 22 Acre, 80x78	9 00	15 30
18	Cretun, Paul	Main St., Acre 22, 30x80	....	12 75
19	Crubt, Mrs. Eliza	Main St., Acre 25, 39x118	21 00	63 00
20	Champoux, A.	3rd Ave., Acre 34, 50x109	18 00	51 00
23	Chinetti, E.	Main St., Acre 76, 30 x 125	24 00	87 97
26	Contuni, A.	Con. 2 S½ 8, 160	15 00	29 60
27	Clarmount, O.	" 2 N½ 5, 160	18 00	47 00
30	Chavetti, D.	" 6 N½ 2, 160	12 00	28 20

TOWNSHIP OF CALVERT

List of Unpaid Taxes on 1921 Collector's Roll as at 30th April, 1922—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
31	Conway, R. J.	“ 2 S½ 8, 160	27 00	47 00
32	Conway, P. J.	Lovers Lane, Lots 14-24, Acre 6	....	19 63
33	Conway, P. J.	Railroad St., Acre 8, 70x80	....	25 50
1	Downey, C.	Con. 6 N½ 2, 160	12 00	30 60
4	Douglas, J. N.	“ 6 S½ 2, 160	12 00	28 20
5	Disormean, Jos.	Main St., Acre 21, 33x85	12 00	35 70
6	Dandurand, A.	Con. 5, S½ 6, 160	15 00	40 80
7	Downey, P.	“ 1 N½ 2, 160	12 00	5 60
9	Dumpby, A. N.	“ 6 N½ 4, 160	9 00	23 50
10	Daniels, Nap.	“ 2 N½ 9, 160	9 00	18 50
11	Drinkwater, Jas.	“ 6 N½ 12, 160	15 00	27 20
15	Dousinski, Jos.	Railroad St., Acre 13, 45x100	21 00	63 00
16	Doutre, M.	Govt. Road, Acre 7, Lot 16, 50x100	9 00	22 95
17	Diviau, Emile	Lovers Lane, Acre 6, Lot 9, 24x114	6 00	8 92
18	Dessinault, Geo.	Govt. Road, Acre 7, Lot 15, 50x70	6 00	6 37
19	Dobson, Frank	Railroad St., Acre 12, 160x208	21 00	63 00
21	Dellebee, Tony	Lovers Lane, Acre 5, Lot 6, 56x114	21 00	17 85
22	David, A. and C., Stelma	Govt. Road, Acre 1, Lot 6, 36x105	....	63 00
23	Downey, Chris.	Con. 1, S½ 3, 160	12 00	22 20
24	Delisle, Eugel	Govt. Road, Acre 27	....	1 00
25	Despur, Dino	Govt. Road, Acre 27, 105x125	15 00	40 80
1	Elick, Mary	Govt. Road, Acre 2, 30x100		51 00
2	Ellis, Chas.	Zealand Ave., Lot 12, Acre 41	15 00	23 10
4	Evans, Mrs. M. C.	Con. 4 N½ 12	6 00	6 40
21	Ellis, Chas.	Zealand Ave., Lot 11	....	10 50
22	Elliott, W.	Con. 4 S½ 10, 160	15 00	25 60
1	Fontaine, S.	“ 4 S½ 4, 160	15 00	37 60
3	Fortier, H.	Lariviere Ave, Acre 24, 40x70	....	4 60
4	Fortier, H.	Cedar Ave., Acre 25	....	20 40
5	Fournier, Jos.	Main St., Acre 31, Lot 31, 33x208	....	66 30
10	Flinotte, A.	Railroad St., Lot 26, Acre 8	....	1 00
11	Farmer, P. H.	Con. 2, S½ 3	15 00	37 60
1	Grombridge, E.	Ansonville, Ont.	30 00	......
2	“ “	3rd Ave., Lot 1, Acre 55, 48x88	....	8 40
3	“ “	3rd Ave., Lot 2, Acre 55, 48x88	....	5 25
4	“ “	3rd Ave., Lot 9, Acre 56, 48x88	....	8 40
5	“ “	Hospital St., Lot 11, 40x88	....	4 20
6	“ “	“ “ “ 12, 40x88	....	4 20
7	“ “	“ “ “ 13, 40x88	....	4 20
8	“ “	“ “ “ 3, 40x88	....	4 20
9	“ “	“ “ “ 4, 40x88	....	4 20
10	“ “	“ “ “ 5, 40x88	....	4 20
11	“ “	Main St., Lot 17, Acre 29, 41x20	....	12 60
12	“ “	“ “ “ 18 “ 29,	....	12 60
13	“ “	“ “ “ 19 “ 29	....	12 60
14	“ “	“ “ “ 20 “ 29	....	12 60
15	“ “	“ “ “ 21 “ 29	....	12 60
16	“ “	“ “ “ 25 “ 30, 40x88	....	6 30
17	“ “	“ “ “ 26 “ 30, 48x88	....	7 35
18	“ “	2nd Ave. “ 27 40x88	....	2 10
19	“ “	“ “ “ 28 40x128	....	3 15
20	“ “	“ “ “ 29	....	3 15
21	“ Mrs. Mary A.	3rd Ave. “ 2 “ 40, 40x104	6 00	6 72
22	Grangin, Thos.	Con. S½ 1, 160	6 00	5 20
23	Goulit, L.	Main St., Lot 26, 48x100	6 00	12 75
25	Genest, A. G.	Main St., Lot 55, Acre 9, 140x175	9 00	22 95
31	Gibson, L.	Main St., Lot 4, Acre 31, 33x108	15 00	37 80

TOWNSHIP OF CALVERT

List of Unpaid Taxes on 1921 Collector's Roll as at April 30, 1922—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
32	Gagni, Jos.	Off Main, 35x40, Acre 33	18 00	51 00
34	Giliner, E. P.	3rd Ave., Lot 4, Acre 16, 43x95	27 00	102 00
35	Gerchy, L. M.	Bowling Lane, Acre 17, 38x185	6 00	12 60
36	Greenspass, Wm.	Railroad St., Acre 17, 25x85	12.00	22 05
37	Goulet, A.	Lariviere Ave., Acre 25, 40x70	12 00	35 70
39	Gasparo, A.	Railroad St., Acre 13, 26x100	15 00	35 70
40	Gaftowk, A.	Railroad St., Acre 14, 25x109	21 00	63 00
41	Giroux, S.	3rd Ave., Acre 22, 44x85	24 00	86 75
42	Gaumont, H.	Con. 5, S½ 5, 160	18 00	51 00
43	Goulet, Alphonse	Victoria St., Lot 12	15 00	40 80
44	Green, Mrs. E. H.	Con. 1 S½ 1, 160	12 00	25 20
45	Gaumont, O.	“ 3 N½ 2, 160	27 00	94 00
1	Hart, Mrs. S. J.	Govt. Rd., Lot 15	12 00	2 10
2	“ “ “	“ “ “ 16	....	2 10
3	“ “ “	“ “ “ 17	....	2 10
4	“ “ “	Scott St. “ 18	....	2 10
5	“ “ “	“ “ “ 19	....	2 10
6	“ “ “	“ “ “ 20	....	2 10
7	“ “ “	“ “ “ 21	....	2 10
8	“ “ “	“ “ “ 22	....	2 10
9	“ “ “	“ “ “ 23	....	2 10
10	“ “ “	“ “ “ 24	....	2 10
11	“ “ “	“ “ “ 25	....	2 10
12	“ “ “	“ “ “ 26	....	2 10
13	“ “ “	“ “ “ 27	....	2 10
14	Dorsy, Dr.	Govt. Rd. “ 12	12 00	2 10
15	“ “	“ “ “ 13	....	2 10
16	“ “	“ “ “ 14	....	2 10
17	“ “	Hospital St. “ 1	....	2 10
18	“ “	“ “ “ 2	....	2 10
19	“ “	“ “ “ 3	....	2 10
20	“ “	“ “ “ 4	....	2 10
21	“ “	“ “ “ 5	....	2 10
22	“ “	“ “ “ 6	....	2 10
23	“ “	“ “ “ 7	....	2 10
24	“ “	“ “ “ 8	....	2 10
25	“ “	“ “ “ 9	....	2 10
26	“ “	“ “ “ 10	....	2 10
27	“ “	“ “ “ 11	....	2 10
4	Holmes, C. W.	Con. 4 S½ 7, 160	15 00	37 60
5	Heutton, E.	Railroad St., Acre 13, 50x280	21 00	58 80
6	Habido & Co.	“ “ “ 15	....	30.11
7	Havriluk, K.	3rd Ave., Acre 16, 40x90	....	50 40
8	Hamilton	Govt. Rd., Acre 1, 50x100	6 00	12 60
9	Horwood, Robt.	Con. 1 S½ 11, Acre 80	9 00	12.95
10	Horwood, Wm.	“ 1 S½ 11, Acre 80	15 00	37 00
11	Hopkins, Roy	“ 1 N½ 9, 160	21 00	51 80
12	Hopkins, A. R.	“ 2 S½ 9, 160	24 00	66 60
13	Harmon, Wilmil	“ 4 N½ 12	6 00	8 00
14	Hutchinson, F.	“ 5 N½ 10	12 00	22 40
15	Human, M.	Lot 8, Acre 3, 24x75	6 00	8 40
17	Hutchinson, Eliz. C.	Con. 3, S½ 6	12 00	25 20
1	Ing Tai Rogul Cafe	Railroad St., Acre 17	....	33 00
2	Irvin, J.	Con. 5 N½ 6	18 00	23 50
1	Jacons, Chas.	“ 5 S½ 3, 160	21 00	11 10
2	Joseph, John	“ 2 N½ 5, 160	18 00	47 00
3	Johnston, Ed.	Govt. Rd., Acre 3, Lot 2	....	42 00
5	Jakeo, E.	Con. 5 N½ 5, 160	15 00	37 60
6	Jones, S. A.	Drury Lane, L. 43, A. 8 & 9	....	3 82
7	Jones, S. A.	“ “ L. 45, A. 8 & 9	....	3 82
10	Johnson, Jos.	“ “ L. 46, A. 9	12 00	17 85
13	Jenkinson, H.	Con. 4 N½ 12	6 00	4 80
14	Jenkinson, H.	“ 4 N½ 12	....	4 80
15	Journian, Ed.	Lot 9, Acre 33, 30x80	6 00	10 20

TOWNSHIP OF CALVERT

List of Unpaid Taxes on 1921 Collector's Roll as at 30th April, 1922—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
16	Joseph, Eli	Lot 9, Acre 34, 25x100	6 00	8 40
2	Kerr, W.	Con. 2, N½ 7, 160	15 00	37 60
3	Kempt, Albert	Lot 9, Acre 7, 50x100	6 00	5 20
4	Kydd, Wm.	Con. 2, S½ 10, 160	18 00	37 00
5	Kutemick, P.	2nd Ave., Acre 13, 50x100	....	15 30
8	Kohan, Mrs. E.	Railroad St., Lot 3, Acre 16, 30x87	....	153 30
9	Korman, D.	Railroad St., Acre 18, 36x150	51 00	182 70
10	Kusmu, K.	4th Ave., A. 18, 75x100	....	3 00
11	Kingsbury, Nap.	4th Ave., A. 19, 104x135	27 00	96 90
12	Kolarko, Nick	3rd Ave., A. 34, 40x100	....	110 16
13	Kostirko, F.	Main St., A. 34, 25-x175	....	50 40
14	Kerdeckie, Mrs. N.	Railroad St., 36x90	....	42 00
15	Kugnick, D.	" " A. 14, 33x100	42 00	76 40
16	Kerdukil, E.	" " A. 14, 33x100	33 00	42 00
17	Koloquis, A.	Main St., A. 21, 66x85	9 00	18 90
18	Kaskinin, Isaac	Govt. Rd., L. 14, A. 3, 24x80	12 00	29 40
19	Kelly, T.	Con. 5 N½ 7, 160	9 00	23 50
20	Reidichil, S.	Zealand Ave., L. 13, A. 41, 36x120	6 00	4 20
21	Kerdeckil, S.	2nd Ave., L. 27, A. 42, 36x120	....	5 25
22	Kolgemko, N.	3rd Ave., part L. 36, 50x100	6 00	8 40
2	Lipike, Wm.	Drury Lane, L. 47-48, A. 9, 60x62	6 00	10 20
3	Leroux, B.	Main St., L. 96, A. 26, 96x50	....	87 50
4	LaPalmi, A. E.	Main St., L. 52, Acre 9	6 00	10 20
5	" "	" " L. 50, Acre 8	6 00	5 10
11	" "	" " A. 33, 42x49	....	33 15
12	" Alidor	3rd Ave., L. 8, A. 21	27 00	45 90
13	" A.	Main St., A. 36, 40x104	....	66 30
15	Lehto, Carl	2nd Ave., A. 25	21 00	54 60
16	Laroski, M.	2nd Ave., A. 25	....	50 60
18	Lee, Sam (Allies Cafe)	Railroad St., A. 17	111 00	350 20
19	Liaky, E. J.	Railroad St., A. 18, 24x100	....	75 45
27	Ludvic, Geo.	Con. 5 S½ 2, A. 98	21 00	70 50
28	Lafontaine, Z.	" 3 N½ 4	6 00	12 75
30	Levesque, O.	Victoria, L. 13	12 00	30 60
31	Lineux, Jno.	" L. 32	6 00	15 30
32	LaBane, Nap.	Con. 4 S½ 2	6 00	10 20
33	Larivier, Jno.	Main St., L. 24	33 00	137 70
35	Luckity, M.	Laviviere St., Lot 13	30 00	96 60
38	Levinson, Mrs. B.	2nd Ave., A. 26	6.00	8 40
40	Lachanu, Jas.	3rd " Lot 15, A. 56	12 00	30 60
41	Leroux	" " " 20, A. 30	12 00	15 30
42	"	" " " 21, A. 30	....	15 30
43	Lipsibb, Jean I.	4th " " 1	21 00	6 30
44	" "	" " " 2	....	6 30
45	" "	" " " 3	....	4 20
46	" "	" " " 4	....	5 25
47	" "	" " " 7	....	5 25
48	" "	" " " 8	....	4 20
49	" "	" " " 9	....	4 20
50	" "	" " " 10	....	4 20
51	" "	" " " 11	....	4 20
52	" "	Hospital St., Lot 5	....	2 10
53	" "	" " " 6	....	2 10
54	" "	" " " 12	....	4 20
55	" "	" " " 13	....	4 20
58	Liberei, Adam	Main St., Lot 34	18 00	52 50
1	Mosseau, Geo.	Main St., A. 19, 75x100	....	79 05
2	Martin, Paul	Bowling Lane, Acre 17	....	12 60
3	Migwhy, P.	" " " 17, 25x85	6 00	12 60
5	Mosin, Gideon	Main St., Lot 53, Acre 9	....	30 60
6	Marymink, Sam	Railroad St., L. 32, Acre 8	....	51 00

TOWNSHIP OF CALVERT

List of Unpaid Taxes on 1921 Collector's Roll as at 30th April, 1922—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
8	Miner, G.	Part L. 26, 12x13, A. 7	6 00	10 50
9	Miner, Jas.	Part L. 26, 50x90, L. 14, A. 7	6 00	5 25
10	Mallsin, R. L.	Con. 4 N½ 12	15 00	32 00
12	Maschard, J. D. A.	" 3 N½ 5, 160	15 00	47 00
13	Maschard, Dolphis	" 3 S½ 4	48 00	126 90
14	" "	" 4 S½ 6, 160		37 60
15	" "	" 3 S½ 5, 160		37 60
16	" Albert	" 3 S½ 5, 160	30 00	112 80
17	Maslink, John	Govt. Rd., A. 2, 25x100		54 55
18	Miner, Jas.	Lovers' Lane, L. 4, A. 6	18 00	47 25
24	Mun, Mrs. M.	Marion St., L. 32, A. 76	12 00	30 60
26	Marion, Louis	" " L. 14-17, A. 77		8 85
27	Marion, Louis	Calvert St., L. 8-12, A. 77		4 08
38	Moussiau, G.	Con. 2 S½ 2, 160		40 80
23	Marlean, Sam	4th Ave., Lot 31, A. 76		2 40
3	McCombuy	Con. 6 S½ 1, 160	12 00	28 20
4	McChesney, Guy	" 2 N½ 6	18 00	56 40
7	McDonald, F.	" 1 N½ 8, 160	12 00	22 20
8	McGraw, A. E.	" 1 S½ 9, 160	18 00	40 70
9	McGraw, Thos.	" 1 S½ 8, 160	18 00	40 70
10	McVican, Henry	Railroad St., Acre 11	6 00	12 60
11	Mac Ela Frank	Govt. Rd., L. 10, A. 3	15 00	8 40
12	Mac Ela, Frank	Govt. Rd., L. 1, A. 3		29 40
13	MacConnell, A.	Con. 1 N½ 12, 160	18 00	44 40
17	McKeown, H.	3rd Ave., A. 39, 104x104	9 00	23 10
1	Nokis, J.	Con. 1 S½ 6, 160	21 00	55 50
3	Niskit, Jas.	" 1 N½ 12, 160	18 00	50 40
4	Nault, Miss B.	Railroad St., L. A. 17	33 00	103 50
5	Nault, Frank	Govt. Rd., Acre 1	27 00	102 00
1	Ouellette, Thos.	Main St., Lot 5, A. 31	21 00	66 30
3	Ouellitte, Nap.	Con. 1 N½ 6, 160	18 00	40 70
6	O'Mara & Crotin	" 4 S½ 3, 160		47 00
7	Olivison, Ed. B.	4th Ave., Acre 19		29 40
8	Ouellette, Thos.	Main St., A. 31		5 10
9	Osborne, R.	" " L. 16, Acre 23	6 00	5 10
10	O'Mara, D.	" " 44x85, Acre 33		10 20
11	Ouellette, Geo.	Railroad St., Acre 14	24 00	30 60
4	Pulmuttu & Nathinson	" " Acre 16, 60x100		140 80
5	" "	" " Acre 16, 60x100		12 60
6	" "	" " Acre 18		96 60
8	Pretsill, John	Victoria, Lot 1		2 00
9	Pepin, Leon	Con. 3 N½ 6, 160	15 00	36 00
11	Pidelsky, Chas.	" 2 S½ 7	12 00	22 20
12	Punsi, Bert	" 4 S½ 12	6 00	3 20
13	Punsi, Jas.	" 4 S½ 12	6 00	6 40
14	Patterson, F.	" 4 S½ 12	12 00	19 20
15	Proulx, Mrs. A.	Govt. Rd., L. 12, A. 6	30 00	94 15
16	" " "	" " L. 21, A. 7, 60x80		15 30
17	" " "	" " L. 3, A. 7, 25x75	12 00	8 93
19	Pettge, Paul	Lovers' Lane, Acre 6	18 00	47 25
20	Pukur & Co., Ltd.	" " L. 7, Acre 6		17 85
23	Pashkarahko	4th Ave., A. 37, 50x90	6 00	4 20
25	Plamondon, E.	Con. 4 S½ 2, Acre 7		76 50
26	Parker, M.	" 3 S½ 3, 160	18 00	56 40
29	Phillippe, A.	" 6 N½ 3, 160	12 00	28 20
30	Picks, A. E.	3rd Ave., Lot 8, Acre 55	18 00	63 75
31	Pissah, J.	3rd Ave., Acre 16		22 05
33	Pepin, B.	Govt. Rd., Lot 4, Acre 3		.10
1	Ryan, P.	4th Ave., Acre 36	18 00	61 20
3	Robin, Amidle	Main St., Lot 44, Acre 9	9 00	17 85
6	Romain, Jos.	4th Ave., Acre 59		71.40
7	" Ed., Sr.	" " " 59		86 70
8	" Ed., Jr.	Teefy St., Acre 59		58 65
10	Routlidge, Mrs.	Con. 4 N½ 4, 80		3 50

TOWNSHIP OF CALVERT, ONTARIO

List of Unpaid Taxes on 1921 Collector's Roll as at 30th April, 1922.—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
11	Ritchie, J. A.	“ 4 N½ 12	6 00	4 00
12	Robertson, Jos.	Railroad St., Acre 14	9 00	16 80
13	Robertson, Jos.	“ “ “ 15	....	14 70
15	Rivit, A.	“ “ “ 14	6 00	2 55
18	Roumagon, J.	Cedar Ave., Lot 14, A. 23	6 00	5 10
1	Sauve, Isaac	Teefy St., L. 45, Acre 76	24 00	24 15
2	Shisko, A.	Railroad St., A. 15, 80x185	51 00	177 50
4	Spincer, T. L.	Railroad St., A. 15, 33x94	27 00	102 00
5	Scott, John	Govt. Rd., 30x70, Acre 7	18 00	21 00
7	Spincer, Geo.	Railroad St., L. 29x30, Acre 8	6 00	15 30
8	Sequin, A.	Victoria	12 00	30 60
9	Soavi, S.	Govt. Rd., L. 11 & 12, A. 3	18 00	50 40
12	Shallow, Jas.	Victoria	15 00	46 00
13	Sanderson, A. W.	Con. 1 N½ 1, 160	12 00	22 20
14	Sullivan, P.	“ 1 S½ 4, 160	12 00	22 20
15	Sebourin, Mrs. M.	Lane off Main St., A. 33	12 00	34 42
17	Shisko, A.	Con. 4 S½ 2, 142	36 00	131 60
18	Stchur, Carl	Railroad St., 50x100, A. 13	....	126 00
19	Stchur, Ushing	Railroad St., 33x188, A. 14	....	35 70
20	Samueri, E.	Con. 4 N½ 5, 160	15 00	51 00
21	Sanko, S.	Bowling Green, 30x85, A. 17	6 00	12 60
22	Sholt, H.	Railroad St., L. 36, A. 8, 30x100	....	35 70
23	Supinhark, Stan	Lane off Railroad St., Acre 11, 50x100	15 00	43 35
24	Seaton, Nelson, Sr.	Con. 4, S½ 12	6 00	6 40
26	Stocku, Wm.	“ 4 S½ 12	6 00	3 20
28	S. & K. Drug Co.	Railroad St., Acre 17	....	94 50
29	Samchism, Joe	“ “ “ 11	....	63 00
30	Sequin, C.	Drury Lane, L. 42, A. 8	6 00	3 15
31	Spenci, Thos.	3rd Ave., Acre 15, 33x91	....	12 75
1	Thiroux & Ouellette	2nd Ave., Acre 26	12 00	30 60
4	Tuskinvitch, J.	Railroad St., 72x98, A. 14	6 00	12 60
5	Thayer, Ed.	Railroad St., L. 30, 31, Acre 8	15 00	37 80
9	Tiron, A.	Bowling Lane, A. 17, 30x85	12 00	25 20
10	Tornka, M.	Govt. Rd., A. 24, 41x100	33 00	91 77
11	Thirault, J. B.	Con. 2 S½ 4, 160	15 00	44 65
12	Tupass, Sandy	Railroad St., Acre 31	....	33 60
13	Tomka, Mrs. K.	Govt. Rd., Acre 3	....	35 70
14	Tuckoff, F.	Railroad St., Acre 15	30 00	94 50
17	Thompson, A. F.	Drury Lane, Lot 44, Acre 9	6 00	3 15
1	Vivian, Wm.	Con. 4 N½ 10, 160	15 00	24 00
1	Wasick Estate	Main St., Acre 25, 30x100	6 00	10 50
2	Wan Jim (Paid Hotel)	Railroad St., Acre 14	....	332 00
3	Wright, J. W.	Con. 6 S½ 9, 40	12 00	25 60
4	Wright, J. W.	“ 5 N½ 9, 40	12 00	25 60
6	White, P. H.	“ 6 S½ 6, 160	9 00	23 50
8	Wallace, A. H.	“ 4 N½ 4, 80	9 00	23 50
9	Wootten, P.	Victoria, Lot 1	21 00	65 80
11	Wilson, B.	Con. 3 N½ 11	12 00	19 20
1	Yowvanko & Federanko	Bowling Lane, 39x150, 140, A.17	....	259 40
2	Yorovinko, O.	Railroad St., 25x85, Acre 17	....	294 00
2	Zubie, Sam	Bowling Lane, Acre 21	39 00	132 30
	Picard, Alfred	4th Ave., Acre 37, 50x90	6 00	4 20
	Milton, J. A.	4th Ave., Acre 37, 50x90	6 00	12 75
	Bruce, Geo.	Lot 6, Acre 7, 65x100	6 00	6 37
	Unknown	“ 7 “ 7, 50x100	6 00	6 37
	Proulx, Mrs.	“ 3 “ 7, 50x100	6 00	6 37
	Unknown	Hospital St., Acre 45	6 00	33 60
	Ames, G. W.	Teffy, Acre 60	12 00	25 20
	Ames, G. W.	“ “ 61	15 00	33 60
	Abitibi Power & Paper Co.	Con. 3 N½ 1	27 00	84 00
	Abitibi Power & Paper Co.	“ 3 S½ 1	27 00	84 00
	Burd, J. L.	Acre 37, 50x100	6 00	4 20

TOWNSHIP OF CALVERT, ONTARIO

List of Unpaid Taxes on 1921 Collector's Roll as at 30th April, 1922.—Continued.

Roll No.	Name	Location	Statute Labour	Taxes
	Borvin, A.	Rear of Tremblay, Acre 33, 2 Lots, 60x100	9 00	20 40
	N. Dacosse	Corner of Main and Secord, Acre 25	9 00	16 80
	Joseph Eli	3rd Ave., Acre 33		8 40
	McCart and Calvert.			
1	Aubry, Mrs. J. W.	Con. 3 N½ 3, 160		16 00
1	Birlinghoff, L.	" 4 N½ 1, 160		20 00
2	Burns, Wm.	" 4 N½ 4, 160		14 00
3	" Frank	" 4 N½ 5, 160		14 00
4	" John	" 5 S½ 4, 160		14 00
5	" James	" 5 S½ 5, 160		14 00
6	" Dennis	" 4 S½ 4, 160		14 00
7	Biaristo, A.	" 2 N½ 2, 160		16 00
8	Beaman, Jos.	" 2 N½ 1, 160		20 00
9	Bearnes, J.	" 2 N½ 2, 160		10 00
10	Barr, J. E.	" 2 N½ 10, 160		16 00
11	Burgess, Geo.	" 1 S½ 5, 160		15 00
1	Campbell, Geo.	" 4 N½ 2, 160		14 00
1	Durach, B.	" 4 N½ 7, 160		14 00
2	Duncalf, W. R.	" 3 S½ 7, 160		14 00
3	Drinkwater, Jas.	" 6 N½ 12, 160		17 00
1	Erckhoff, F.	" 2 S½ 3, 80		7 00
2	Evans, Mrs. N. E.	" 4 N½ 12		4 00
3	" F. K.	" 3 S½ 4, 160		10 00
4	" F. K.	" 3 N½ 1, 160		14 00
			327 00	2,070 26

McCart and Calvert.

Roll No.	Name	Location	Taxes
1	Frank, Mike	Con. 2 S½ 4, 160	14 00
2	Fountaine, Mrs. A.	" 2 S½ 2, 160	14 00
1	Granger, John	" 2 N½ 3, 160	18 00
2	Granger, Thos.	" 4 S½ 12	4 00
3	Graham, D.	" 2 N½ 7, 160	10 00
4	Griffith, W.	" 3 N½ 2, 160	16 00
5	Gurnback, C.	" 4 N½ 6, 160	16 00
1	Henshaw, Thos.	" 5 N½ 7, 160	14 00
2	Haddock, F.	" 3 S½ 6, 160	14 00
3	Harmond, W.	" 4 N½ 12	5 00
1	Jenkinson, H.	" 4 N½ 12	3 00
2	Jenkinson, H.	" 4 N½ 12	3 00
1	Lexington, A. F.	" 5 N½ 2, 160	14 00
1	Morgan, Geo.	" 2 S½ 7, 160	18 00
2	Missinder, Geo.	" 2 S½ 6, 160	16 00
3	McAndrews, J. A.	" 4 N½ 6, 160	16 00
4	Martinean, P.	" 6 N½ 2, 160	16 00
5	Malkin, R.	" 4 N½ 12, 160	20 00
6	McQuoid, E.	" 3 S½ 5, 160	10 00
1	Prince, B.	" 3 N½ 4	12 00
2	Prince, B.	" 4 S½ 12	2 00
3	Prince, Jas.	" 4 S½ 12	4 00
4	Prince, Jas.	" 3 N½ 5, 160	12 00
5	Parliamex, Thos.	" 6 N½ 1, 160	16 00
6	Paterson, Thos.	" 6 S½ 10, 160	12 00

TOWNSHIP OF CALVERT, ONTARIO

List of Unpaid Taxes on 1921 Collector's Roll as at 30th April, 1922.—Continued.

McCart and Calvert—Continued

Roll No.	Name	Location	Taxes
1	Phiness, H.	“ 4 S ½ 5, 160	10 00
2	Ritchie, Alex.	“ 4 S ½ 4.	14 00
3	Robertson, Jno.	“ 5 S ½ 6, 160	14 00
4	Ritchie, J. A.	“ 4 N½ 12.	2 50
5	Rowlinson, John	“ 2 S ½ 5, 160	14 00
1	Scott, F. A.	“ 5 N½ 1, 160	16 00
2	Scott, A. E.	“ 6 S ½ 1, 160	16 00
3	Scott, W. A.	“ 5 S ½ 1, 160	16 00
4	Scaton, W. A.	“ 5 N½ 12, 160	4 00
5	Scaton, N. G.	“ 2 S ½ 4, 160	14 00
6	Singl, J.	“ 2 N½ 3, 160	18 00
7	Stockin, Wm.	“ 4 S ½ 12.	2 00
8	Soady, C.	“ 6 S ½ 11, 160	12 00
9	Shadonick, R.	“ 2 S ½ 7, 160	14 00
10	Smith, G. H.	“ 3 S ½ 8, 160	14 00
11	Scaton, F.	“ 2 N½ 4, 160	14 00
12	Sequin, A.	“ 2 N½ 5, 160	14 00
1	Trolt, J. F.	“ 5 N½ 3, 160	14 00
2	Taggart, W. J.	“ 5 N½ 6, 160	14 00
3	Tilford, A.	“ 4 S ½ 3. 160	14 00
1	Whallin, J.	“ 4 N½ 9, 160	14 00
2	Weldman, A.	“ 5 S ½ 1, 160	14 00
3	Welch, J.	“ 5 S ½ 2, 160	14 00
4	Welch, J.	“ 5 S ½ 7, 160	10 00
5	Woodrow, J.	“ 3 S ½ 1, 160	15 00
6	Wichens, Jno.	“ 3 N½ 6, 160	14 00
7	Walku, N. L. C.	“ 3 N½ 7, 160	14 00
8	Wright, J. W.	“ 6 S ½ 9, 160	16 00
9	Wright, J. W.	“ 5 N½ 9, 160	16 00
10	Wright, Clara M.	“ 3 N½ 10, 160	16 00
1	Zebault, S.	“ 2 S ½ 3, 80	7 00

Clergue and Calvert.

Roll No.	Name	Location	Taxes
1	Bailloid, A.	Queen St. Lot 97, 120F	37 50
2	Burgess, H. A.	N.R. Evelyn St. Lot 8	
3	Biglow, F	N. R. Edward St. Lot 23x24	5 00
4	Bergerhoult, Mrs. D	N. R. Edward St. Lot 34	22 50
7	Bergerboult, D	King St. Lot 7	5 00
9	Breemer, H	N. R. Con. 6 N½ 3.	25 00
1	Coleman, C	Con. 6 S½ 8–160	27 50
2	Casey, J.	N.R. Queen St. Lot 96	5 00
3	Chaspindier, F. N		3 75
1	Dabatu, A.	N.R. Evelyn St. Lot 7	3 75
2	Dowdall, S		8 12
1	Emery, Mrs. E.	Evelyn St. Lot 3	7 50
2	“ “ “	Victoria St. “ 61	2 50
3	“ “ “	Whitney St. “ 63	5 00
4	“ “ “	Whitney St. “ 65	5 00
5	“ “ “	King St. “ 83	5 00
6	“ “ J	Edward St. “ 84	21 25
7	“ “ J	King St. “ 92	30 00
1	Frank, E	Con. 6 S½ 11–160	45 00
2	Fountaine, J		3 75
1	Gault, Jas	N.R. Con. N½ 9–160	25 00
2	Gunard, D	N.R. Evelyn Lot 9–66	3 75
3	Granger, J	N.R. Evelyn Lot 16–66	2 50
1	Hopkins, Russil	Edward St. Lot 46x65 66	5 00
5	Hopkins, A.	Edward St. Lot 28.	2 50
6	Hiltz, Wm	Connaught St. Lot 77–66	11 25
1	Iccavore, P. C		8 13
1	Kidner & Bell	Edward St	25 00
2	Knapp, F	Edward St. Lot 37, 70	01

TOWNSHIP OF CALVERT, ONTARIO

List of Unpaid Taxes on 1921 Collector's Roll as at 30th April, 1922—Continued.

Clergue and Calvert—Continued.

Roll No.	Name	Location	Taxes
1	Ludford, F	N.R. Con. 6 N½ 12-160	22 50
2	" Miss L	Edward St. Lot 36-75	13 75
3	" Mrs. H	King St. 66	2 50
4	" F	N.R. Evelyn St. Lot 15-66	2 50
5	L.O.L	" Evelyn St. " 17-66	12 50
6	Lacrosse, A	" Queen St. " 94-81	5 00
7	" H	" " " 95-81	5 00
8	" A. D	" " " 98-132	7 50
9	Leith, W. F	Albert St. " 86-66	6 25
10	Larode, E	Con. 5 N½ 9-160	15 00
2	Mallon, C. W	Knight St. Lot 79-66	7 50
3	Morrison, J	Edward St. " 47-66	2 50
4	Morrison, J	Louisa St. " 50-66	2 50
1	McMulty, P	Con. 5 N½ 12-160	15 00
2	McKinnon	Con. 6 N½ 7-160	27 50
3	McGraw, G. C	Edward St. Lot 41-66	12 50
4	McGraw, G. C	Edward St. " 42-44 66	7 50
1	Mault, A	Evelyn St. " 8-66	
2	Mault F,	Edward St. " 33-66	2 50
1	P.M.D. Co	King St. " 90-91	45 00
2	Philihault, J	Con. 6 N½ 12	15 00
3	Pulmutter, A. A	Con. 6 N½ 6	13 75
1	Rawlinson, Mrs. M	Evelyn St. Lot 14, 66	2 50
2	" J	Con. 6 N½ 8-160	27 50
3	" J	Con. 6 N½ 3-100	25 00
4	" "	Evelyn St. Lot 4-66	45 00
5	" "	" " 5-66	17 50
6	" "	" " 26-33	2 50
7	Richardson, F. C	" " 2-130	35 00
8	Richardson, F. C	Edward St.	$3 12
10	Rice, J	Evelyn St., Lot 36, 66	2 50
11	Rice, J	" " S½ 6, 33	3 12
1	Saunders, J	Edward St., Lot 31, 66	2 50
2	Shields, E	Connaught St., Lot 76, 66	11 25
3	Shields, W. P	" " Lot 75, 66	6 25
6	Sevan, J	Porquis Jct.	13 13
7	Stensal, E	Con. 5 N½ 10, 160	30 00
8	Smith, H	" 5 N½ 11, 160	25 00
9	Smith, A	" 6 N½ 11, 160	37 50
1	Tlakuz, John	King St., Lot 89, 66	5 00
2	Tremflay, Miss E	Connaught St., ½ 8	25 00
2	Woodrow, Mrs.	Edward St., Lot 32, 66	2 50
			$166 87

TOWNSHIP OF CALVERT, ONTARIO

SUMMARY.

	Statute Labour	Tax Rate
Page 12	$366 00	$1,432 97
" 11	396 00	1,220 12
" 10	276 00	887 52
" 9	366 00	981 55
" 8	555 00	2,188 16
" 7	543 00	2,093 31
" 6	501 00	2,021 44
" 5	327 00	2,070 26
" 4	......	699 50
" 3	......	750 01
" 2	......	166 87
Total Tax Rate		$14,511 71
Statute Labour	$3,330 00	3,330 00
		$17,841 71
Credit Balance, Page 1		428 37
Balance Sheet Total		$17,413 34

CREDITS ON 1921 ROLL.

Roll No. 1	P. Ryan	$11 00
53	Akinoff Stoyan	7 50
5	Blondin, J. F.	10 00
9	Bruce, Geo.	1 87
19	Bradley, S. M.	2 80
28	Crotin, Max	45 00
29	Crotin, Max	52 50
8	Dawson, W. H.	10 00
14	Dawson, W. H.	28 75
20	Decasse, N.	5 50
29	Girard, E.	13 50
3	Harp, Fred	33 80
8–9	Jones, S. A.	24 00
36	Luke, Mrs. S.	15 00
1	McCracken	39 40
4	O'Mara, D.	12 00
7	Paquette, O.	62 00
27	Stergratt, Lewis	18 75
	Picard, A.	10 00
	Dessault, Thos.	3 00
23	Sam. Marleau	22 00
		$428 37

April 13th, 1922.

The MAYOR and COUNCILLORS,
Municipality of the Village of Fenelon Falls,
Ontario.

Sirs:—

Acting under appointment made by Mr. J. W. Sharpe, K.C., Provincial Municipal Auditor, and approved by Order-in-Council, dated 7th day of February, 1922, I have made an investigation of the books, etc., of your Municipality for the years 1917, 1918, 1919, 1920 and 1921.

Schedules:—I have prepared and submit herewith the undermentioned Schedules:—

VILLAGE PROPER.

1. Cash Assets and Immediate Liabilities as at December 31st, 1921.
2. Permanent Assets and Debenture Liabilities as at December 31st, 1921.
3. Surplus Account as at December 31st, 1921.
4. Comparative Revenue Account for years 1917-18-19-20-21.

WATER, LIGHT AND POWER COMMISSION.

5. Cash Assets and Immediate Liabilities as at December 31st, 1921.
6. Permanent Assets and Debenture Liabilities as at December 31st, 1921.
7. Surplus Account as at December 31st, 1921.
8. Comparative Revenue Account for years 1917-18-19-20-21.
9. Stone Mill Account as at December 31st, 1921.

VILLAGE PROPER.

10. Taxes Unpaid December 31st, 1921.
11. Debenture Liability as at December 31st, 1921.
12. Statement of School Account as at December 31st, 1921.
13. Statement of Debenture Over-levy as at December 31st, 1921.
14. Insurance in Force as at December 31st, 1921.
15. Cash Statement for period January 1st, 1922, to March 30th, 1922.

WATER, LIGHT AND POWER COMMISSION.

16. Outstanding Accounts as at December 31st, 1921.

Report.—My report on the investigation is as follows:—

WATER, LIGHT AND POWER COMMISSION.

The books, vouchers and records of the Commission were examined, but revealed no facts which would lead me to believe that all the cash received was not recorded. Under your present system, however, where no consumers' register is kept and charges are simply made direct to the individual consumer's accounts, there is no permanent record from which to ascertain the total amount which should be charged to the consumers.

In order to provide this record a complete survey of the village should be made for the purpose of preparing a Consumers' Record similar to form "A" attached. This roll to be revised annually by inspection.

This roll when completed and approved by the Commission should be handed to the Clerk from which should be prepared a Consumers' Register similar to form "B" attached.

Each month the clerk should enter opposite every name the correct charge. The total monthly charges should be posted to the credit of "Domestic Light" or "Power" account and the debit to "Consumers' Ledger Control" account in the general ledger. This ledger is referred to more particularly later.

It was also impossible to check up the revenue from supplies sold and the labour charged in installations, as there was no systematic record kept of supplies provided to consumers or used for maintenance of the system.

All supplies received should be recorded in a stock book similar to form "C" attached as should all supplies taken out. In the latter case recording whether for maintenance of lines, plant, etc., or for sale to a consumer giving name.

In the case of labour a pay roll should be kept and a record of what job the employees were working on, whether for maintenance of line, plant, etc., or for work to be charged to a consumer.

These records should be kept by a responsible employee and reported to the Clerk each week. The Clerk would then make entries in his books monthly charging either maintenance of line, plant, etc., through the journal or consumers on form "H" attached and crediting "supplies sold" and "labour charged" accounts through the journal in the general ledger.

This system would enable the Commission to obtain complete information each month as to the individual and total charges for "Domestic Light," "Power," "Supplies Sold," "Labour Charged," "Line Maintenance," "Plant Repairs," etc. It would also provide for a complete check on charges, cash receipts, outstanding accounts and supplies on hand.

With reference to receipts given by the Treasurer. I would recommend a carbon copy duplicate receipt book numbered by printer in preference to the present system of receipting the light accounts.

The disbursements were supported by vouchers but only in the year 1921 were they authorized in the Commission's minutes. No disbursement should be made by the Treasurer until authorized by the Commission in the minutes.

The vouchers were not very clearly marked as the goods being received. A rubber stamp similar to form "D" should be used to be initialed by the person receiving the goods and the Chairman of the Commission when the account is passed.

The Treasurer should have a petty cash fund from which to make petty cash disbursements for amounts up to $5.00. The operation of same has been explained to him.

The cash book was well kept. I secured a different form and assisted your present treasurer to write up the current year's transactions to date. Owing to some errors in additions the cash balance at December 31st, 1921, was greater than was shown on the published statement. This corrected amount has been pointed out to your former treasurer, who promised to hand same to Mr. Carley. The correct cash balance is shown in Schedule 3 attached.

Stone Mill.

In checking up the transactions in connection with the fire insurance received and disbursements necessary after the fire in 1918, I found a balance of $3,763.22 unexpended per Schedule 9 attached, as the machinery was not replaced. As this represents an amount that was raised in previous years for a permanent asset it should not be credited to the current revenue account. This has therefore been carried forward on my balance sheet, Schedule 5, as a reserve to be applied either in replacing the damaged machinery in this mill or to provide against a loss on any other permanent asset.

Debenture Register.

Schedule 11 attached shows the debenture liability as taken from the register. I would recommend a new debenture register in which each debenture is recorded on a separate page.

The by-law setting the rates provides for a percentage penalty if the accounts are not paid within a certain period. This penalty has not been in operation for some time. The Commission should review this matter and instruct the clerk as to whether or not the penalty should be added.

Outstanding Accounts Receivable.

Schedule 16 attached gives in detail the outstanding accounts at December 31st, 1921, as taken from the book in which the accounts were recorded. It was impossible to prove the total, for as stated above there was no complete record of charges, etc.

A list of outstanding accounts should be prepared by the Clerk at least every three months and submitted to the Commission.

Revenue Account.

The Income and Expenditure for the years under review is shown in comparative form on Schedule 8 attached.

A statement, such as this, prepared each year would give the Commission valuable information.

In order to have the proper data to prepare such a statement a Journal and a Ledger should be operated. I would recommend a fuller analysis of the accounts than it was possible to show on my statement, such as is listed on form "E" attached.

Budget.

Each year at the first meeting of the Commission a budget should be prepared based on the previous year's Revenue Account as a guide to the Commission during the year. At each monthly meeting the Clerk should prepare from the ledger the Income and Expenditure to date which could be compared with the budget figures.

Balance Sheet.

Schedule 5 attached shows the cash assets and immediate liabilities at December 31st, 1921. This reflects the position of the Commission as regards the current operations from year to year.

Schedule 6 attached shows the permanent assets and debenture liabilities. This reflects the position as regards the assets to operate the Commission's business, the liabilities still due thereon and the amount already paid on same by the consumers.

SURPLUS ACCOUNT, SCHEDULE 7.

This account reconciles the balance at December 31st, 1916, with the balance at December 31st, 1921, as shown on Schedules 5 and 6.

You will observe that there is no reserve for depreciation of the plant, etc. It is not usual for municipalities to create a reserve for depreciation.

As in the case of the Revenue Account I would recommend that Balance Sheets as attached be prepared annually from accounts kept in a ledger entered up monthly. The accounts recommended are shown on form "E" attached.

GENERAL.

In the course of the investigation it was revealed to me that members of the Commission received supplies at cost. This was not good business. The Commissioners should pay the same price as others.

During the year 1921 certain extensions were made to supply light to persons outside of the municipality boundaries. These consumers were charged at the regular rates.

It is good business to have an output for all the power generated but an additional amount should be charged outsiders. Such additional amount to equal a fair return on the capital invested in the extension.

VILLAGE PROPER.

Collector's Roll.

The clerk has not been making at the end of each roll a recapitulation of the page totals. This should be done and certified to before the collection of the year's taxes is proceeded with. There was a grand summary prepared by a person other than the Clerk. The total taxes each year, except 1921, were accounted for either in cash receipts or rebates. The taxes for the year 1921 were not all collected at December 31st, 1921. A list of the outstandings are shown on Schedule 10 attached.

In the years under review I could find no evidence that the Rolls had been "Returned" and a list of outstandings prepared and filed with your clerk. The Act requires that this be done each year.

As stated above the taxes each year were accounted for in total. There was not, however, a detail of the collections. Certain lump sums were entered in the cash book, and in some cases the Treasurer did not have details supporting the amount.

The Collector or Treasurer should keep a detailed record of all collections. When the collections are completed this record should be filed with the clerk for audit purposes.

As regards receipts given by the Treasurer for taxes, etc., a duplicate carbon copy receipt book bound and numbered is an improvement on the present system of receipting on the foot of the tax bill. The carbon copies to be retained for audit purposes.

It has not been the custom for the Treasurer to deposit all cash receipts, as some disbursements were made from same. This is contrary to the Act which requires that all monies received by the Treasurer shall be deposited by him in a chartered bank named by the Council.

All receipts recorded were accounted for either as disbursements or deposited in the bank. The Treasurer entered the cash book up-to-date, and the balance as shown to be on hand was deposited by him in April. Schedule 15 attached is a summary of the receipts and disbursements from January 1st, 1922, to March 30th, 1922.

The Act requires that all disbursements be made by cheque signed by the Treasurer and countersigned by the Reeve.

The majority of disbursements made by the Treasurer were in cash on the authority of an order signed by the Reeve and Clerk, which orders were authorized in the Council meeting minutes. The Treasurer would cash a cheque for a lump sum and pay out of this sum, together with cash on hand from receipts, the orders handed him by the Clerk.

In connection with disbursements the following system is recommended:

All purchases of material or labour to be supported by a detailed account. As these accounts are received by the Clerk they are to be stamped with a rubber stamp similar to form "B". When the goods are received or labour performed the receiver or foreman to initial the invoice in proper place. When the Council meets all initialled invoices to be presented by the Clerk, If the account is passed the record to be made on the minutes and the account initialled by the Chairman. The accounts are then handed back to the Clerk for filing. Out-of-town accounts should not be sent away for receipting. A statement should be sent with the cheque.

The Treasurer should have a Petty Cash Fund, from which to make cash disbursements of amounts up to five dollars. The operation of this has been explained to the Treasurer.

During the year 1921 certain disbursements were made to B. Buckman, who was a member of the Council. This was for work done and services rendered and was authorized by the Council.

In this connection I would refer you to Section 54, George V, c. 43, which reads as follows:—

"If a member of a Council in his own name or in that of another and alone or jointly with another enters into a contract with or makes a purchase from or a sale to the corporation, the contract, purchase or sale as against the corporation shall be void."

Debenture Register.

The debenture record is not kept in a regular debenture register. I would recommend that one be procured and entered up. Schedule 11 attached shows details of the debenture liability as at December 31st, 1921.

In arriving at the annual debenture requirements there was no evidence that your Clerk had prepared a schedule of the debenture requirements. This should be done each year before the rates are struck and the amount levied should nearly equal the requirements, and any surplus or deficit should be adjusted in the subsequent year's levy.

For each of the years under review there has been an over-levy until at December 31st, 1921, the total overlevies for debentures amounted to $2,739.70 as shown on Schedule 13. This amount should be on hand to reduce the future debenture levies. As this was not on hand it indicates that same has been used for current expenditures. This is illegal as an amount raised for a specific purpose should not be used for other purposes.

School Levy.

There has also been an overlevy in connection with the schools. This amounted to $847.17 at December 31st, 1921, as per Schedule 12; and should be paid to the School Board or the 1922 school levy should be reduced by this amount. This has also been used for current expenditures, as has also part of the 1922 requirements levied in 1921.

In this connection I would refer you to Section 73 R. S. O., George V, chapter 266.

"The School Board shall submit to the Municipal Council on or before the first of August or at such time as may be required by the Council, an estimate for the current year, of the expenses of the Schools under their charge."

INSURANCE.

The insurance policies and bonds in force were examined, details of which are shown on Schedule 14 attached.

The insurance on the Market Square houses has apparently lapsed. This was referred to the Reeve, who has, no doubt, attended to same by now.

REVENUE ACCOUNT.

The Income and Expenditure for the years under review is shown in comparative form on Schedule 4 attached.

A statement such as this should be prepared each year and would prove valuable to the Council. In order to prepare this statement a ledger should be operated. Form "F" attached is a list of the accounts recommended.

SURPLUS ACCOUNT, SCHEDULE 3.

This account reconciles the December 31st, 1916, balance with the December 31st, 1921, balance, as shown on Schedules 1 and 2 attached.

It will be observed that there was a deficit in each year, which means that a proper check had not been kept on expenditures to see that they did not exceed the income.

In order to overcome a deficit in future years a budget should be prepared at the Council's first meeting. In this budget the year's income and expenditure should be estimated, based on the previous year's figures.

The Treasurer should prepare monthly from the ledger a statement of income and expenditure to date and submit same to the Council. The figures as shown should be compared with the budget figures and an effort made to keep the exact expenditure within the budget estimate.

BALANCE SHEETS.

Schedule 1 attached shows the cash assets and immediate liabilities at December 31st, 1921. This reflects the position of the Village Proper as regards the current operations from year to year.

It will be observed that there was a cash deficit of $3,856.26 at December 31st, 1921, although there was a cash balance and taxes outstanding. This deficit is accounted for by the fact that the Village current expenditures exceeded the current income for some years, and this deficit has been offset by using for current expenditures funds over-levied for debentures and schools referred to above.

This deficit should be liquidated during the next few years from the general rate and sundry income.

Schedule 2 attached shows the permanent assets and debenture liabilities. This reflects the position of the Village Proper as regards assets to operate the

Village business, the liabilities still due thereon and the amount already paid thereon by the ratepayers.

There has been no reserve set up for depreciation. This is not usual in municipal accounting.

The previous annual statements of assets and liabilities for the Village included the net assets and liabilities of the Water, Light and Power Commission. As this is likely to lead to confusion, I have not included these on the Balance Sheet of the Village Proper.

As in the case of the Revenue Account I would recommend that Balance Sheets as attached be prepared annually from accounts kept in a ledger entered up monthly. The accounts recommended are as shown on Schedule 1, 2 and 4.

SUMMARY OF FINDINGS:

WATER, LIGHT AND POWER COMMISSION.

1. No permanent record of individual and total charges to consumers.
2. No record of supplies supplied to consumers or used for maintenance of line, etc.
3. No record of labour expended on installations or maintenance.
4. Disbursements prior to the year 1921 not authorized in the Commission's minutes.
5. Accounts not clearly marked as to goods having been received.
6. Surplus from Stone Mill fire insurance settlement not carried forward as a reserve.
7. Debenture register does not record debentures separately.
8. A list of outstanding accounts receivable not been prepared at end of any period.
9. Penalty percentage not charged to outstanding accounts.
10. Supplies sold to Commissioners at cost.
11. Light supplied to consumers outside of Village limits at same rate as Village consumers.

VILLAGE PROPER.

12. No recapitulation of page totals or Clerk's certificate at back of Collector's Roll.
13. Collector's Rolls not "Returned" or a list of outstanding taxes prepared at any date.
14. No detail record of tax receipts.
15. Official receipts not issued by the Treasurer.
16. All cash receipts not deposited in the bank.
17. All disbursements not always made by cheque nor supported by detail account.
18. Accounts not initialed as to goods received nor by Reeve as to being passed by Council.
19. In the year 1921 disbursements made to a member of the Council.
20. In the year 1921, disbursements made on a pump house not authorized by by-law.
21. No regular Debenture Register in operation.
22. An overlevy for Debenture requirements in each year received and amount used for current expenditure.
23. An overlevy for School purposes, which amount not paid to the School Board.

24. The Insurance on the Market Square houses not renewed at maturity.

25. The Expenditure exceeded the Income in each of the years under review.

26. A cash deficit of $3,856.26 at December 31st, 1921.

Conclusion.—All information required was freely given and I wish to thank your officials for their courteous treatment.

Respectfully submitted,

GORDON A. PETERS,
Chartered Accountant.

P.S.—Summary of forms referred to above:—

(a) Consumer's Roll.
(b) Consumer's Register.
(c) Supplies Stock Book.
(d) Commission's Rubber Stamp.
(e) Commission's General Ledger Accounts.
(f) Village Rubber Stamp.
(g) Village General Ledger Accounts.

These sample forms are forwarded to the Village in a separate cover.

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

Cash Assets and Immediate Liabilities as at December 31, 1921.

Assets		Liabilities	
Cash on hand and in Bank	$2,798 05	Due School Board	$6,477 17
Non-Resident Taxes Unpaid	54 49	" Water, Light and Power Commission re Street Lights	1,802 23
Due by W. L. Robson	320 38	Overlevy on County Rates	829 61
1921 Taxes Unpaid	2,421 66	" " Debenture Rates	2,739 70
Due by Township of Fenelon	501 10		
" " Division Court	7 55		
" " County re roads	1,889 22		
Cash Deficit	3,856 26		
	$11,848 71		$11,848 71

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

Permanent Assets and Debenture Liabilities as at December 31, 1921.

Assets		Liabilities	
Market Square House	$2,200 00	Sanford Furniture Debenture By-Law	$2,159 43
Market Square Lots	2,200 00	Sidewalks Debenture By-Law 606	855 54
Mill Reserve Lots	700 00	" " " 619	101 75
Pump House and Turbine	1,500 00	" " " 643	276 92
New Pump House	881 99	" " " 655	1,084 34
Fire Appliances	2,434 64	" " " 668	370 07
Belting and Shafting	190 00	" " " 705	939 32
Lock Up	450 00	" " " 716	3,329 80
Hose Tower and Bell	1,000 00	" " " 725	644 81
Cement Mixer	470 00	" " " 726	649 90
Water Cart, Snow Plow and Mower	205 00	" " " 727	820 93
Wheel Barrow and Tools	30 00	Ratepayers' Investment	11,360 41
Tents	80 00		
Drinking Fountain	84 10		
Office Equipment	158 00		
Horses and Equipment	935 51		
Sidewalks	9,073 98		
	$22,593 22		$22,593 22

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

VILLAGE BOOKS.

SURPLUS ACCOUNT AS AT DECEMBER 31st, 1921.

Jan. 1, 1917	By Balance from 1916	....	$2,890 93
Jan. 31, 1917	" Debenture Principal matured	....	1,428 46
	" 1915 Tax Adjustment	....	160 39
	To 1914 Tax Adjustment	$202 38	
	" 1916 Tax Loss	284 99	
	" 1916 Tax Abatement	62 91	
	" Deficit for 1917	1,367 36	
	" Balance	2,562 14	
		4,479 78	4,479 78
Jan. 1, 1918	By Balance from 1917	....	2,562 14
Dec. 31, 1918	" Debenture Principal matured	....	1,495 95
	" Tax Arrears collected	....	288 01
	" Non-Resident Taxes collected	....	2 57
	" Division Court Charges	....	7 55
	To Deficit for 1918	1,538 97	
	" Balance	2,817 25	
		4,356 22	4,356 22
Jan. 1, 1919	By Balance	....	2,817 25
Dec. 31, 1919	" Debenture Principal matured	....	1,566 67
	" Tax Arrears and Percentages	....	41 50
	" Non-Resident Taxes	....	157 14
	To Deficit for 1919	1,394 09	
	" Balance	3,188 47	
		4,582 56	4,582 56
Jan. 1, 1920	By Balance from 1919	....	3,188 47
Dec. 31, 1920	" Debenture Principal matured	....	1,727 54
	" Tax Arrears, 1917	....	2 50
	" Non-Resident Taxes	....	48 57
	" Twp. Fenelon Overpaid 1919 Levy	....	157 35
	To Discount on Sidewalk Debenture sold	86 21	
	" Accounts Receivable adjusted	23 78	
	" Deficit for 1920	1,199 68	
	" Balance	3,814 76	
		5,124 43	5,124 43
Jan. 1, 1921	By Balance from 1920	....	3,814 76
Dec. 31, 1921	" Debenture Principal matured	....	1,718 31
	" Sidewalk Asset incorporated in Books	....	2,688 62
	" Non-Resident Taxes	....	62 23
	To Deficit for 1921	779 77	
	" Balance	7,504 15	
		8,283 92	8,283 92
Dec. 31, 1921	By Balance	....	7,504 15
	To Ratepayers' Investment, Sch. 2	11,360 41	
	By Cash Deficit	....	3,856 26
		$11,360 41	$11,360 41

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

VILLAGE PROPER.

COMPARATIVE REVENUE ACCOUNT FOR THE YEARS 1917-18-19-20-21.

Income.	1917		1918		1919		1920		1921	
Village Levy	1,240 60		2,706 76		3,647 14		3,398 45		2,111 25	
Dog Tax	52 00		96 00		102 00		116 00		60 00	
Licenses	80 00		136 20		80 00		80 00		107 50	
Rents	234 00		239 00		310 33		307 00		260 00	
Bank Interest	120 77		82 07		68 50		58 69		62 48	
Tax Percentage	2 84		70 19		......		20 24		20 24	
Railway Tax	28 74		24 24		22 24		......		......	
Good Roads Grants	172 87		794 55		1,916 52		3,349 99		1,379 98	
Miscellaneous	93 13		89 52		39 12		127 45		47 25	
Fines	......		19 00		11 00		5 00		9 00	
Sanitary Tax	......		....		222 00		......		......	
Poll Tax	......		......		......		35 00		35 00	
Street Light Levy	......		......		......		......		1,570 82	
Total Income		2,024 95		4,257 53		6,418 85		7,497 82		5,663 52
Expenditure.										
Salaries	533 00		819 45		942 00		1,141 00		1,515 41	
Printing, Advertising and Postage	98 11		155 23		224 00		182 48		265 90	
Good Roads	571 40		990 28		936 28		......		146 26	
Law Costs	96 20		41 48		23 50		89 90		......	
Roads and Bridges	774 26		1,615 39		2,217 39		2,499 49		499 21	
Charity	23 50		75		8 50		......		27 54	
Fire Protection	50 21		56 37		45 00		......		......	
Board of Health	60 00		67 00		320 95		163 70		111 40	
Rents	50 00		27 00		50 00		50 00		......	
Street Lighting	245 27		590 04		900 00		1,492 74		2,412 23	
Tax Refunds and Abatements	150 12		253 41		914 25		662 42		63 92	
Grants	90 00		90 00		240 00		95 00		125 00	
Geo. Jackett Contract	375 00		400 00		......		457 00		432 50	
Water Rates	82 50		137 50		110 00		110 00		......	
Insurance	16 50		......		23 25		23 25		60 25	
Miscellaneous	176 24		233 25		180 52		818 84		198 92	
Travelling	......		20 00		......		......		......	
Pump House Repairs	......		54 66		......		......		......	
Market Square Houses	......		244 69		74 63		......		4 80	
Bank Interest	......		......		50 60		131 62		118 86	
Stable Expenses	......		......		552 07		769 49		461 09	
Freight on Fire Engine	......		......		......		10 57		......	
Total Expenditure		3,392 31		5,796 50		7,812 94		8,697 50		6,443 29
Deficit		1,367 36		1,538 97		1,394 09		1,199 68		779 77

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

Board of Water, Light and Power Commission

Cash Assets and Immediate Liabilities as at December 31st, 1921.

Assets		*Liabilities*	
Cash on hand	$ 77 79	Accounts Payable:—J. L. Arnold, salary	$250 00
Cash in Bank	497 37	Taxes	960 00
Victory Bonds	6,000 00	J. H. Brandon	297 67
Accounts Receivable	4,665 50	Bank Loan	1,500 00
Accrued Rent	1,247 93	Stone Mill—Fire Account. . (Balance of Insurance after completion of repairs invested in Victory Bonds	3,763 82
Supplies on hand	998 36	Cash Surplus, December 31st, 1921	6,715 46
	$13,486 95		$13,486 95

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

Board of Water, Light and Power Commission

Permanent Assets and Debenture Liabilities as at December, 31st, 1921

Assets		*Liabilities*	
Water Power	$25,000 00	Debenture By-law 428	$23,245 00
Mill Property	12,980 48	" " "	14,205 00
Dam	4,000 00	" " "	850 00
Power and Electric Machinery	8,365 00	Ratepayers Investment	34,373 74
Power House, Sluice and Flume	9,765 00		
Street Lights and Extensions	11,703 26		
Office Building	800 00		
Office Furniture	60 00		
	$72,673 74		$72,673 74

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

Board of Water, Power and Light Commission.

Surplus Account as at December 31st, 1921.

Jan. 1, 1917	By Balance from 1916		$26,082 95
Dec. 31, 1917	" Rentals, 1916		25 00
	" Debenture Principal Matured		2,450 00
	" Office Additions		300 00
	" Surplus Earnings, 1917		171 06
	To 1916 Tax Adjustment	$243 00	
	" 1916 Salary Adjustment	200 00	
	" Balance	28,586 01	
		29,029 01	29,029 01
Jan. 1, 1918	By Balance from 1917		28,586 01
Dec. 31, 1918	" Debenture Principal Matured		2,550 00
	" To Deficit for 1918	548 91	
	" Balance	30,587 10	
		31,136 01	31,136 01
Jan. 1, 1919	By Balance from 1918		30,587 10
Dec. 31, 1919	" Debenture Principal Matured		2,650 00
	To Deficit for 1919	1,181 74	
	" Balance	32,055 36	
		33,237 10	33,237 10
Jan. 1, 1920	By Balance from 1919		32,055 36
Dec. 31, 1920	" Debenture Principal Matured		2,800 00
	To Deficit for 1920	266 63	
	" Balance	34,588 73	
		34,855 36	34,855 36
Jan. 1, 1921	By Balance from 1920		34,588 73
Dec. 31, 1921	" Debenture Principal Matured		2,900 00
	" Surplus Earnings 1921		3,600 47
	To Balance	41,089 20	
		41,089 20	41,089 20
Dec. 31, 1921	By Balance from 1921		41,089 20
Dec. 31, 1921	To Cash Surplus, Schedule 5	6,715 46	
Dec. 31, 1921	" Ratepayers Investment, Schedule 6	34,373 74	
		$41,089 20	$41,089 20

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

Board of Water, Light and Power Commission.

Comparative Revenue Accounts for the Years 1917-18-19-20-21.

Income.	1917		1918		1919		1920		1921	
General Consumers	6,993 74		7,024 82		7,974 55		9,484 10		10,748 98	
Supplies Sold	848 98		629 26		2,379 04		3,084 91		3,169 17	
Rents	1,325 00		864 00		228 93		341 00		1,329 50	
Bank Interest	97 28		61 15		6 28		......		......	
Miscellaneous	5 15		2 00		2 50		6 10		17 93	
Victory Bond Interest	......		110 00		330 00		330 00		330 00	
Weigh Scale Fees	......		......		7 25		33 13		30 78	
Victory Bond Discount	......		......		17 84		......		......	
Labour Charged	......		......		40 25		84 25		382 25	
Supplies Used on Extensions	......		......		......		......		1,078 26	
Total Income		9,270 15		8,691 23		10,986 64		13,363 49		17,086 87
Expenditure.										
Wages	2,162 45		2,131 73		2,710 00		3,105 08		3,500 00	
Taxes	225 00		343 00		630 00		1,020 00		960 00	
Insurance	544 43		458 55		442 20		377 20		327 00	
Supplies Used	1,240 88		1,488 68		3,427 60		4,131 42		3,722 34	
Repairs	82 03		......		......		......		......	
Miscellaneous	328 30		269 77		264 08		408 25		322 83	
Legal Expense	......		30 41		21 00		......		......	
Printing	......		......		91 35		......		......	
Travelling	......		......		25 00		......		......	
Bank Interest	......		......		41 15		28 17		106 23	
Total Expenditure		4,583 09		4,722 14		7,652 38		9,070 12		8,938 40
Net Revenue		4,687 06		3,969 09		3,334 26		4,293 37		8,148 47
Requirement for Debentures	2,450 00		2,550 00		2,650 00		2,800 00		2,900 00	
" " Interest	2,066 00		1,968 00		1,866 00		1,760 00		1,648 00	
		4,516 00		4,518 00		4,516 00		4,560 00		4,548 00
Surplus Earnings		171 06		......		......		......		3,600 47
Deficit		......		548 91		1,181 74		266 63		......

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

Board of Water, Power and Light Commission.

Fire Account for Stone Mill as at December 31st, 1921.

Dec. 31, 1918	By Cash from Insurance		$10,000 00
	" Sale of Old Iron and Lime, etc.		238 94
	To Lumber for repairs	$3,812 96	
	" Freight on Lumber	58 50	
	" Sundry Supplies	86 88	
	" Paint	73 59	
	" General Wages	1,462 04	
	" J. H. Brandon	339 67	
	" Chas. Kelly	25 85	
	" Geo. Littleton	615 63	
		6,475 12	10,238 94
	To Balance	3,763 82	
		$10,238 94	$10,238 94

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

1921 Taxes Unpaid, December 31st, 1921.

1	Austin, W. E	$21 33	
17	Austin, S. J	1 80	
24	Bowen, W. R	26 40	
31	Bellingham, M	4 50	
32	Bellingham, F	2 25	
33	Bellingham, M	9 00	
71	Brown, Chas	60 75	
80	Bank of Commerce	4 60	
81	Brown, Chas	9 75	
87	Brooks, Henry	26 17	
96	Coulter, Mrs. W	48 47	
107-108	Campbell, D. J	81 00	
112	Calvert, D. J	15 00	
126	Dennie, Mrs. K	11 25	
142	Dennis, Mrs. H	6 89	
146	Daniel, James	44 22	
148	Daniels & Gould	39	
167	Eade, Mrs. Joseph	17 25	
169	Fell, Thos	18 74	
177	Foster, Mrs. M	3 00	
184	Foster, Wm., Est	2 40	
225	Hand, J. R	16 50	
234	Harrowitz, H	8 25	
240	Jewel Specialty Co	432 00	
242	W. L. & P. Commission	960 00	
243	Jones, Mary	26 25	
245	Jones, John	9 60	
255	Jones, Wm	22 47	
283	Jacques, Joseph	167 25	
294	Kelly, Chas. E	11 25	
296	Kelly, Mrs. E	4 80	
299	Kennedy, Est. J. W	11 25	
317	Lundy Est. of J. J	2 25	
324	McDougall, H	8 40	
395	McDougall, F	4 20	
424	Manning, Lewis	10 59	
411	McLaughlin, John	21 00	
408	McCallum (balance)	89 76	
444	Nickles, Mrs. Mary	15 75	
445	Nickles, Hart	5 10	
460	Penrose, J	10 05	
470	Pitcathley, David	1 00	
483	Parker, Thos	10 20	
484	Pringle, Robert	75	
322	Rifle Association	5 25	
504	Robinson, Clyde	25 50	
516	Robson, Arthur	16 50	
519	Robson, Arthur	22 70	
571	Suddaby, Samuel	5 70	
319	Shane, John	38 25	
220	Stevens (balance)	3 72	
589	Archer, Mrs. Thos	13 50	
609	Wilkinson, Robt	4 50	
618	Wood, John	22 21	
			$2,421 66

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

VILLAGE PROPER.

DETAILS OF DEBENTURE LIABILITY AS AT DECEMBER 31ST, 1921.

By-law	PURPOSE.	Date of Issue	Original Amount	Rate	Principal Paid in 1921	Interest Paid in 1921	Principal due Dec. 31, 1921
	Sandford Furniture Company	1904	15,000 00	4½%	1,010 50	142 64	2,158 46
606	Local Improvement: Sidewalks (Colborne and Lindsay)	1911	1,500 00	5 %	73 89	46 48	855 55
619	“ “ “ (Francis Street)	1912	825 00	5 %	96 91	9 93	101 76
643	“ “ “ (Bond Street	1913	1,150 00	5 %	128 65	20 27	276 93
655	“ “ “ (Francis and Lindsay)	1914	3,074 66	5 %	327 58	70 59	1,084 35
668	“ “ “ (Francis and Clifton)	1917	795 80	5½%	80 78	24 79	370 08
705	“ “ “ (Bond Street)	1919	1,117 17	5½%	91 58	56 70	938 78
716	“ “ “ (Bond and Colborne)	1921	3,329 80	6 %	......	......	3,329 80
725	“ “ “ (Mary and Colborne)	1921	644 81	6 %	......	......	644 81
726	“ “ “ (Bond and Elliott)	1921	649 90	6 %	......	......	649 90
727	“ “ “ (Louisa)	1921	820 93	6 %	......	......	820 93
					1,809 89	371 40	11,231 35
	WATER, LIGHT AND POWER COMMISSION.						
428	Water, Light and Power Commission	1903	39,000 00	4 %	1,510 00	990 50	23,245 00
		1904	26,000 00	4 %	990 00	607 80	14,205 00
		1905	3,250 00	4 %	400 00	50 00	850 00
					2,900 00	1,648 30	38,300 00
	Total Debenture Liability, December 31, 1921	......	......	......	......	......	49,531 35

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

STATEMENT OF SCHOOL ACCOUNT AS AT DECEMBER 31ST, 1921.

Jan. 1, 1917	By Balance due on 1917 Levy		$3,000 00
Dec. 31, 1917	" Village levy for 1918		3,733 96
	" Amount received from Townships of Fenelon and Veralum		765 00
	To Cash on 1916 Balance	$3,000 00	
	" Cash Account 1918 Levy	1,300 00	
Dec. 31, 1917	" Cash on 1918 Levy	3,200 00	
	By Balance by School		1 04
	School Board's Requisition for 1917 was for $4,500.00		
		$7,500 00	$7,500 00
Jan. 1, 1918	To Balance due by School	1 04	
Dec. 31, 1918	By Village Levy for 1919		4,164 17
	" Townships of Fenelon and Verulam		833 00
	To Cash on 1919 Levy	1,000 00	
Dec. 31, 1919	" Cash on 1919 Levy	3,900 00	
	" Balance due School	96 13	
	School Board's Requisition for 1918 was for $4,900.00		
		$4,997 17	$4,997 17
Jan. 1, 1919	By Balance due School		96 13
Dec. 31, 1919	" Village Levy for 1920		4,544 40
	" Townships of Fenelon and Verulam		996 55
	To Cash on 1920 Levy	1,000 00	
Dec. 31, 1920	" Cash on 1920 Levy	4,245 00	
	" Balance due School	392 08	
	School Board's Requisition for 1919 was for $5,245.00		
		$5,637 08	$5,637 08
Jan. 1, 1920	By Balance due School		392 08
Dec. 31, 1920	" Village Levy for 1921		5,331 71
	" Townships of Fenelon and Verulam		1,393 70
	To Cash on 1921 Levy	1,500 00	
Dec. 31, 1921	" Cash on 1921 Levy	4,835 00	
	" Balance due School	782 49	
	School Board's Requisition for 1921 was for $6,335.00		
		$7,117 49	$7,117 49
Jan. 1, 1921	By Balance due School		782 49
Dec. 31, 1921	" Village Levy for 1922		5,236 08
	" Townships of Fenelon and Verulam		1,458 60
	To Cash on 1922 Levy	1,000 00	
	" Balance on 1922 Levy per Board's Requisition of $630.00	5,630 00	
	" Balance due School on Levies	847 17	
		$7,477 17	$7.477 17

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

Statement Showing Debenture Over Levy as at December 31st, 1921.

Dec. 31, 1917	By Sandford Debenture Levy		$1,244 08
	" Local Improvement Debenture Levy		981 02
	" Frontage Tax Levy		310 44
	To Debenture Principal and Interest Paid	$2,033 01	
	" Balance	502 53	
		$2,535 54	$2,535 54
Dec. 31, 1918	By Sandford Debenture Levy		1,041 02
	" Local Improvement Debenture Levy		984 17
	" Frontage Tax Levy		308 30
	" Debenture Principal and Interest Paid	2,033 01	
	" Balance	300 48	
		$2,333 49	$2,333 49
Dec. 31, 1919	By Sandford Debenture Levy		1,363 20
	" Local Improvement Debenture Levy		986 15
	" Frontage Tax Levy		295 09
	To Debenture Principal and Interest Paid	2,033 01	
	" Balance	611 43	
		$2,644 44	$2,644 44
Dec. 31, 1920	By Sandford Debenture Levy		1,211 73
	" Local Improvement Debenture Levy		1,308 93
	" Frontage Tax Levy		362 53
	To Debenture Principal and Interest Paid	2,181 29	
	" Balance	701 90	
		$2,883 19	$2,883 19
Dec. 31, 1921	By Sandford Debenture Levy		1,047 22
	" Local Improvement Debenture Levy		1,679 28
	" Frontage Tax Levy		78 15
	To Debenture Principal and Interest Paid	2,181 29	
	" Balance	623 36	
		$2,804 65	$2,804 65

By Overlevy for 1917	$502 53
" Overlevy for 1918	300 48
" Overlevy for 1919	611 43
" Overlevy for 1920	701 90
" Overlevy for 1921	623 36
	$2,739 70

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

INSURANCE IN FORCE AS AT DECEMBER 31ST, 1921.

	Company	*Property Covered*	*Expiration*	*Amount*
Town.				
	Royal	Frame Storehouse and Wagon Pump, etc.	Oct. 30, 1922	$600 00
	Liverpool Manitoba	Market Square Dwellings	Not renewed	
	Employers' Liability	W. L. Robson	April 1, 1922	1,500 00
Water and Light Commission.				
	Northern	Office and Warehouse	Feb. 1, 1922	1,800 00
	Hand-in-Hand	Power Station	Feb. 3, 1923	10,000 00
	Hand-in-Hand	Mill Building	Dec. 11, 1922	4,000 00
	Hand-in-Hand	Mill Building	Feb. 4, 1923	1,000 00
School.	Dom. of Canada			
	G. & A. Co.	Bond—J. L. Arnold	June 1, 1922	1,000 00
	Can. Surety	Bond—T. J. Corley	Feb. 20, 1923	3,000 00
Schools.				
	Royal	Colborne St. School and Contents	April 11, 1923	5,000 00
	Royal	Green St. School and Contents	Nov. 20, 1924	7,850 00
	Royal	Colborne St. School and Building	Nov. 28, 1924	10,800 00

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

CASH STATEMENT FOR PERIOD, JANUARY 1ST, 1922, TO MARCH 30TH, 1922.

Receipts			
1921 Taxes	$859 67		
Licenses	170 00		
Rents	35 50		
Water and Light Commission	766 00		
Miscellaneous	3 50		
Team Work	67 32		
		$1,901 99	
Balance, January 1, 1922		2,746 69	
			$4,648 68
Disbursements			
Salaries	$106 00		
Printing, Advertising and Postage	38 67		
Roads and Bridges	8 45		
School Purposes	2,500 00		
Debentures	1,474 18		
Fire Protection	5 00		
Election Expenses	30 00		
Miscellaneous	47 00		
Team Work	292 57		
		4,501 87	
Bank Balance, March 30th, 1922		483 41	4,985 28
Overdeposited			336 60
Balance due by Treasurer, Dec. 31, 1921		371 74	
Balance due by Treasurer, March 30, 1922			35 14
		$371 74	$371 74

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

Board of Water, Light and Power Commission.

Outstanding Accounts as at December 31st, 1921.

Aldores, John	$9 20
Arnold, J. L.	239 24
Austin, Mrs. Jennie	2 50
Abbott, Miss	1 54
Armstrong, George	1 22
Austin, Mrs. Thomas	77
Bank of Montreal	5 60
Brandon, J. H. (Stable)	1 25
Brandon, J. H. (Residence)	2 90
Brandon, M. W.	2 92
Brooks, Henry	5 45
Burgoyne, Wm.	8 37
Burgoyne, C. W.	4 35
Baptist Church	4 00
Brokenshire, Samuel	2 70
Boyce, Mrs.	2 50
Belch, Frank	1 10
Begg, John	6 28
Bellingham, Miss Martha	6 25
Bucknam, B.	1 53
Brandon and Fambel	19 47
Burgess, B.	1 60
Varcoe, Mrs. Nellie	2 85
Beleau, Mrs. E.	2 40
Brandon, Johnston	2 60
Barrett, Rev. C. W.	2 00
Chambers, F. C.	262 56
Chambers, E.	3 24
Cassidy, Wm.	97
Copp & Son	1 42
Copp, John	1 25
Campbell, Mrs. G. F.	1 25
Curtis, Robert	1 65
Chambers, Joseph	1 18
Chambers, James	1 80
Coulter, Mrs. Willa	1 20
Copp, Harvey	1 18
Calder, George	36 78
Curtis, David	2 08
Deyman & Son	12 73
Dickson, James	3 80
Dundas, Noble	1 24
Deyman, Wm., Jr.	1 10
Department of Railways and Canals	100 00
Deyman, Wm., Sr.	3 00
Daniels, James	5 90
Doherty, Mrs. C.	1 00
Edwards, C. E.	10 74
Ellis, Mrs. John A.	1 85
Eader, John	1 00
Elliott, Henry	172 68
Fountain, Angus	11 95
Fenelon Falls Corporation	1,802 43
Grand Trunk Railway Co. (Station)	4 26
Grand Trunk Railway Company (Pumping Station)	50 00
Graham, Thomas	1 57
Gould, D. D.	1 59
Gould, A. J. (Store)	10 00
Gould, A. J. (Residence)	7 65
Gillis, Mrs. A.	2 20
Graham, Mrs. James	1 35
Graham, C. E.	1 10
Hand, Miss Edith	1 40
Haskill, Martin	1 35
Heard, Wm. (Store)	13 85
Heard, Wm. (Residence)	5 22

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

Board of Water, Light and Power Commission.

Outstanding Accounts as at December 31st, 1921—*Continued.*

Hetherington, Thos.	1 95
Henley, Mrs. E.	1 05
Harth, L. B.	1 60
Havery, James	1 20
Harper, G. H.	7 10
Inkpen, A.	2 68
Independent Order of Odd Fellows	7 50
Junkin, Thos. L.	6 00
Jewell, Alfred	2 04
Jones, John	28 56
Jordan, Miss M.	2 08
Johnston, Dr. H. B.	29 01
Jeffery, Wm.	90
Jackett, Fred	2 38
Johnston, Edward	1 10
Johnston, John	6 70
Jacque, Joseph	8 73
Jewell, Mrs. James	97
Jones, Wm. J.	6 60
Kelly and Robins	2 68
Kelly, Foster	21 30
Littleton, George	1 92
Littleton, Harry	3 20
Lodge, Thos.	1 37
Landsfield, E.	11 90
Mitchell, R. N.	4 60
Martin, George	3 85
Mason, Mrs. R. M.	3 40
Maybee, Mrs. A. L.	1 18
Mechanics' Institute	34 73
Metcalf, Fred	5 50
Methodist Church	43 76
Menzies, Mrs. John	60
Menzies, Archie	20 00
Mellish, George	1 10
Mason, Robert	1 25
Mills, D. M. C.	15 00
McCallum, M. H.	73 89
McFarland, A. and C.	13 77
McFarland, Andrew	5 22
McFarland, Cliff	4 05
McIntosh, H. A.	7 97
McDougall, Mrs. Hugh	28 41
McGee, R. C.	1 50
McColl, Mrs. W.	84
McKay, J. B.	4 70
McGee, Alex.	3 82
McDiarmid, Mrs. Thos.	1 30
McKay, Dr. J. W.	11 20
McWilliams, A. D.	4 00
Northey, John	1 25
Northey, Alfred	109 73
Northey, Washington	13 68
Nevison, S.	3 70
Nugent, Dave	1 45
Ouelette, Paul	2 18
Nugent, Mr. Joseph	1 00
Presbyterian Church	12 35
Pearce, Henry	97
Palmer, Job	1 15
Paulsome, Thomas	1 78
Perdue, William	84
Powers, Miss Annie	6 58
Poque, Wesley	4 50
Potts, Miss Lucy	4 80
Quigg, Milen	5 80

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

Board of Water, Light and Power Commission.

Outstanding Accounts as at December 31st, 1921—*Continued.*

Rutherford, George	1	47
Robson, Thomas	1	10
Robson, Mrs. Harriett	9	91
Robson, W. T.	17	50
Robson, W. L.	1	47
Rutherford, Miss	1	19
Ruby, Doss	4	05
Roberts, P. E.	5	02
Reive, M. W.	10	00
Robson, Arthur	11	30
Robertson, Mrs. W. H.	1	05
Robson Bros.	11	32
Salvation Army	7	65
Skating Rink	25	00
Sharp, Samuel	1	10
Sharp, Martin	1	50
Simmons, George	4	10
Smith, Charles	3	30
Sims, John	1	10
Smith, Ben	1	35
Slater, John	1	50
Sedgwick, John	1	00
Stewart, Robert	1	05
Smith, Moss	3	32
Smitheram, Thomas	1	68
Scott, Thomas	1	20
Sterling Bank	7	50
Terrill, J. N.	1	45
Townley, H. J.	2	00
Townley Bros.	6	67
Townley, Arthur	5	20
Twomey, Jerry	4	60
Trudell, Archie	3	30
Teris Bros.	10	07
Vicars, G. F.	13	97
Vacoc, Mrs. A.		70
Walsh, Mrs. W. H.	1	52
Walsh, John	1	24
Walsh, Joseph	1	00
Washburn, Miss	18	00
Wilson, George	1	10
Webster, Henry	1	85
Warren, F. W.	5	70
Worsley, Elie	2	50
Webber, James	1	25
Watson, Rev. E.	3	99
Woods, Mrs. John	1	35
White, Dr. E. A.	3	33
Jimkin, Thos., Sr.	3	54
Wood Turning Products, Limited	3	75
Wallace, John	1	00
Taylor, Mrs. F. C.	1	00
Green, Wm.	1	60
Raby, H. B.	1	50
Rerr, W.	2	80
Bulmer, Mrs. Wm.	1	00
Jeffery, Miss	2	00
Abbott, Wm.	1	10
McKendry, Samuel	1	25
Patterson, Mrs. John	1	15
Robson, Clyde	8	00
Black, W. N.	3	25
Brandon, M. W.	1	00
Kelly and Smith	103	69
Gregory, E.		20
West, Thos.	1	10

MUNICIPALITY OF THE VILLAGE OF FENELON FALLS

Board of Water, Light and Power Commission

Outstanding Accounts as at December 31st, 1921—*Continued.*

Farmers' Co-operative	4 35
Simper, Bert	9 00
McDougall, H. N.	8 00
Curtis, Thos.	60
Parkins, A. W.	3 45
Bowan, W. R.	3 50
Woods, Wm.	1 10
Wood Turning Products, Limited (Power Account)	56 66
Stevins, Wm.	1 00
Beecroft, Rev. W. A.	6 00
Lamb, Walker	1 10
Kelly, Charles	1 33
Naylor, Isaac	5 82
Curtis, Harvey	1 68
McDonald, Angus	1 00
Martin, Charles	5 00
Brown, Cecil	2 00
Ouelette, D.	1 50
Harvey, Wilfred	8 49
Robertson, Geo.	1 00
Bell, Thomas	1 15
Thurston, E.	1 75
Minthorne, S.	7 96
Hulligan, J. W.	1 18
Wilder, Mrs.	1 67
Gray, Bert	8 85
Jordan, W. B.	1 60
McLaughlin, John	5 60
Lee, Mrs. John	1 55
Brandon, J. H. (mill)	2 17
Burley, Wm.	1 25
English, Ed.	1 00
Griffin, Wm.	4 00
Jones, Mrs. E. A.	2 00
Borthwick, Wm.	1 00
Caloert, Thos. J.	2 00
Smith, Robert	2 00
Moffatt, Thos.	1 10
Whitehead, Thos.	1 00
Elliott, James	1 00
Jimkin, Fred	1 18
Carcier, Rev. C. M.	1 50
Graham, Wm. H.	1 25
Brandon, W. B. (Home)	6 60
Daniels and Gould	11 00
Graham, T. C. (Farm)	44 08
Robertson, Robert	3 75
Powles, James	1 00
Black, H. B.	3 00
Newman, Wilfred	7 50
Kelly, Desmond	3 00
McCallum, Ham.	1 08
Brown, Charles	14 20
Hetherington, Isaac	208 36
Nelson, Ham.	100 56
Lamb, James	127 49
Webster, Samuel	73 06
Williams, Dr.	1 00
	$4,665 50

58 Wellington St. East,
June 10th, 1922.

To the Reeve and Council,
of the Township of Glackmeyer, Ont.

Gentlemen,—

1. *By authority* of an appointment by Mr. J. W. Sharpe, K.C., Provincial Municipal Auditor, confirmed by an Order-in-Council, approved by His Honour the Lieutenant-Governor of the Province of Ontario, dated 6th day of March, 1922, I, John Clarke, Chartered Accountant, made an audit of the books, accounts, vouchers and monies of the Municipal Corporation of the Township of Glackmeyer, and as a result thereof the following report is presented:

2. *The audit* covered a period of two years, from the organization of the Township on 1st January, 1920, to 31st December, 1921. The condition of the books was found to be in a very incomplete state, resulting from a lack of the necessary knowledge on the part of the Township officials. This made it necessary for me to write up a good deal of the work, and instruct the officers in their duties.

Assessment Rolls.

3. *Work* on the Assessment Rolls was very unsatisfactory. Some assessments were not clearly shown, others struck off, and otherwise altered without given reason or authority. Several errors and irregularities were discovered and adjusted.

4. *Assessment Roll* for the year 1920 was written up on loose sheets; several pages were not added and no summary made.

5. *Assessors affidavits* were not made nor appended to the Rolls.

6. *Court of Revision* proceedings were not recorded, making it impossible to check changes in the Roll.

7. *School* section assessments were not calculated nor shown; the only indication of school supporters being a statement against ratepayers names of the school section.

8. *Summaries* had therefore to be made by me, and division by school sections made in accordance with the notations on the Rolls.

9. *Assessment* against each taxpayer shown in the Collector's Roll of 1920, being the sum on which tax levies were made, does not agree with the Assessment Roll figures. Enquiry elicited the fact that Council did not accept the Assessors' Roll as made up, but ordered a reduction of one-third of the total assessed against each ratepayer. No record of such order could be found in the minutes or by-laws of the municipality.

10. *No assessment* was made for the year 1921, the Roll being merely a copy of that of 1920; additions and subtractions were made by the Clerk to give effect to changes during the year. No record could be found that same had even the approval of Council.

11. *Statute Labour* days assessed on the Rolls, were marked off by the Clerk when such work was performed by the ratepayer, although no pathmaster's reports were available, to enable a verification of this work to be made. Unperformed statute labour thus shown was charged in the Collector's Rolls only.

12. *Dogs* recorded in the Township were not taxed; no by-law existing for such purpose.

13. *Summaries* of the Assessor's Roll should show clearly:—

(a) Sum total liable for General Township Rate.
(b) Sum total liable for school rate in each school section.
(c) Sum total of Non-Residents.
(d) Sum total exempt.
(e) Statute labour days chargeable.

It will be found convenient to arrange the entries on the Roll in groups for each school section, to enable the total of each being readily obtained.

14. *Summarized* Assessments are presented herewith, showing the various rates levied thereon also.

15. *Certain ratepayers* were not assessed for school purposes in parts of the Township, on account of having no school in their district.

COLLECTOR'S ROLLS.

16. *Collector's Rolls* for the years 1920 and 1921 were written up from the two-thirds assessment of 1920, as stated in paragraphs 9 and 10 of this report.

17. *Tax levies* authorized by by-laws were not extended on the Rolls, and these had to be calculated and summarized by me. School levies were also segregated and agreed with the summaries.

18. *Cash* receipts were posted from the Treasurer's cash book in each year, to the same Roll, and no balance was taken off at 13st December, 1920, nor settlement made with the Collector of that year. Some taxes were paid in direct to the Bank D'Hochelaga, at Cochrane, by taxpayers, and afterwards entered in the Township cash book. Some of these deposits could not be traced to the taxpayer's name, and are carried in suspense to the amount of $51.78.

19. *Penalty* of 10% required by section 140 of the Assessment Act has not been added to tax arrears. This should be added each year on all outstanding taxes on 1st day of May by the Treasurer.

20. *Lists* of arrears are shown on pages 1 to 27 of this report for the years 1920 and 1921. These are to be combined and brought forward in the arrears column against each taxpayer, in the 1922 Collector's Roll. These arrears are compiled from entries made in the books and will be reduced by the suspense item of $51.78, mentioned in paragraph 18, when the taxpayers names are known, and by any other omissions that may turn up.

21. *Tax Arrears* at 13st December, 1921, amount to $10,282.65, being comprised of the following:—

1920	$2,482 32
1921	7,800 33
	$10,282 65

22. *Collection* of taxes needs close attention, as arrears are beginning to accumulate. Prompt action must be taken to enforce payment where necessary.

23. *Collector* is required to turn in his roll by the 14th day of December to the Treasurer, together with a list of uncollected taxes, that added to the cash paid over to the Treasurer during the year, will equal the total charged on the Roll.

24. *Affidavits* of Clerk and Collector were not in evidence for 1920 and 1921, nor the bonds of these officials for the same years. Collector's bond for 1922 is for $500.00, which is considered inadequate, and is not signed by the contracting parties.

25. *Roll* should be written up by the Clerk to correspond with the entries on the Assessment Roll, grouping each school section separately, so that summaries of rates levied on school supporters in each section may be easily obtained.

26. *By-law* authorizing rates to be struck for 1920 levied a rate 20 mills for school section number 4, which was changed to 10 mills on the roll at the request of the school supporters of that section, although no authority for such reduction appears in the Council records.

27. *School* section number 3 was levied with a different tax rate in concessions 4 and 5, as compared with concessions 6 and 7. The reason given for this being that the people living in concessions 6 and 7 are newer settlers, and less able to pay the higher rate. This is a matter that should have been equalized on the Assessment Roll, had one been taken in that year.

28. *Rebates* that may have to be made on the list of outstandings as made up, must be dealt with by Council, and alterations made on the list to correspond.

TREASURER.

29. *J. T. Genier* acted as Clerk and Treasurer for each of the years 1920 and 1921, and for part of the period as Collector also.

30. *Cash* and bank accounts were carefully examined and entries compared with whatever vouchers were available, and results in the difference of $51.78, mentioned in paragraph 18, deposited in the bank, in excess of entries made in the cash book, for cash receipts.

31. *Numerous* entries had been omitted from the cash book, for bank transactions, and in order to reconcile the bank account, these were entered and finally balanced by me. Bank reconciliation statement at 31st December, 1921, is exhibited herewith on page 29.

32. *Payments* were made without the authority of the Council in many instances; cheques being signed by the Reeve and Treasurer.

33. *Receipted accounts* were not all available nor recorded in any systematic manner.

34. *Special* bank account for road construction was omitted entirely from the cash book, and has to be entered fully by me and many transactions verified by the manager of the bank d'Hochelaga.

35. *Treasurer's* bond required by the Municipal Act was not furnished in 1920 and 1921 and that for 1922 is for $500,00, which is considered inadequate.

36. *Cash* balance of 1921 in the hands of the Treasurer amounting to $26.81, was deposited on the 6th June, 1922, before departure.

37. *No fines* or fees were recorded as receipts, as the office of constable was not filled.

ROAD WORK.

38. *Expenditure* on roads in 1921 amounted to $14,010.67, from funds provided by the Provincial Government of Ontario, supplemented by Township borrowings from the bank d'Hochelaga.

39. *All payments* were made from a special road work bank account, on cheques signed by the Reeve and Treasurer. Some cheques were signed by Deputy Reeve Robinson, in the absence of Reeve P. H. Bonhomme.

49. *None* of these payments were authorized by Council, nor were any pathmasters' reports on record, to show that the payees were entitled to the amounts. Paid cheques were the only vouchers available, and two of these could not be found.

41. *Government* grant of $9,984.52 was verified by the Colonization Roads Department of the Provincial Government of Ontario.

42. *Bank Loans* obtained for this work amounted to $14,800.00 of which $11,500.00 has been repaid, leaving notes unpaid outstanding amounting to $3,300.00.

BY-LAWS AND MINUTES.

43. *These* we found to be in legible form, but many are on loose sheets. They should be pasted in a book and be indexed, according to subject matter, as soon as possible.

44. *Some* of the minutes are not signed by the responsible officials, others omit to mention the names of the parties present, and further, many matters coming before the Council and dealt with, are apparently omitted from the record.

45. *Court* of Revision minutes should be written up in a separate book, and state concisely the complaint, and the manner in which same was settled.

SCHOOLS.

46. *Books* and accounts of the school treasurers were gone over and statements compiled from the various memoranda are submitted herewith.

47. *Books* in nearly every case were found in very incomplete condition, and in some, no accounts were kept at all, which made recourse to the bank necessary, so that from their statement the accounts could be made up.

48. *Government* grants were verified by the Minister of Education, and are shown at net amounts, after deduction of sums applicable to Teachers' Superannuation Fund.

49. *Requisitions* on the Township were verified with the Township Treasurer's cash book and levies on school supporters not yet paid over to the school trustees are shown on the balance sheet accompanying this report.

50. *Minutes* of board meetings were seldom kept, and authority for accounts to be paid was entirely lacking in the records.

51. *School* section No. 4 requisitioned the Township Council in 1920 for a 20 mills rate, and same was struck by the Council. A deputation of school supporters in this section waited on Council and asked to have this reduced to 10 mills, which was done. No change was made to correspond in the by-law striking the rate.

52. *Erroneous* method of levying the school rate in 1921 for school section No. 3 is commented on in paragraph 27 herein.

53. *Separate* school section No. 1 embraces residents of the Township adjacent to the Town of Cochrane. These ratepayers send their children to the Separate school in Cochrane, and the entire levy is accordingly paid over by the Township to the Cochrane Separate School Board.

54. *Many taxpayers* having no school in their area are not levied with any school rate, to the extent shown on Schedule 31.

55. *Bonds* of the Treasurers were not forthcoming at the time of my visit, and this needs attention.

BALANCE SHEET.

56. *Presented* on page 34, is Balance Sheet as at 31st December, 1921, showing a deficiency of $584.23, being the amount by which the liabilities exceed the assets.

57. *The only* asset available to pay the liabilities is the outstanding taxes, and these have been assigned to the bank d'Hochelaga, as security for loans.

58. *Bank Loans*, $6,300.00 as listed on page 29, represent advances on notes of the Township.

59. *Accounts payable* are itemized on page 28, and includes all ascertained unpaid accounts at 31st December, 1921.

60. *School* levies $3,782.06, is the total of balances owing to school sections for amounts levied on school supporters and not yet paid over on their requisitions.

61. *Financial* position is one that calls for a rigid enforcement of tax collections, and an enlargement of income, if the road expenditure is to be maintained.

REVENUE ACCOUNT.

62. *Revenue statements* for each of the years 1920 and 1921, are exhibited on pages 32 and 33, respectively, showing a surplus in 1920 of $518.43 and a shortage in 1921 of $1,102.65, resulting together in the deficiency of $584.22, mentioned in paragraph 56.

63. *Income* credited is in accordance with levies imposed by by-law each year.

64. *Expenses* incurred are mostly by cheques drawn, and whilst signed by the proper officials, could not be supported by sufficient authority or vouchers.

65. *Ledger* was poisted up to agree with these figures and the Clerk instructed in the proceedure of keeping same.

Respectfully submitted.

Yours truly,

JOHN CLARKE,
Chartered Accountant.

TOWNSHIP OF GLACKMEYER

Balance Sheet as at 31st December, 1921.

Liabilities

Bank Loan secured by hypothecation of Tax Rolls		$6,300 00
Bank Overdraft on Current Account		33 68
Cash Suspense		51 78
Accounts Payable, per list		699 35
School Levies not yet paid over		3,782 06
S.S. No. 1, Cochrane Union	$206 37	
S.S. No. 1, Blount Union	1,209 70	
S.S. No. 3, Glackmeyer	957 70	
S.S. No. 4, Glackmeyer	625 40	
S.S. No. 5, Glackmeyer	487 50	
S.S. No. 7, Glackmeyer	295 39	
	$3,782 06	
Total Liabilities		$10,866 87
		$10,866 87

Assets

Tax Collector		$10,282 65
1920 Roll	$2,482 32	
1921 Roll	7,800 33	
	$10,282 65	
Total Assets		$10,282 65
Deficiency		584 22
		$10,866 87

Subject to our report dated June 10th, 1922.

TOWNSHIP OF GLACKMEYER

Revenue Account for Year Ending 31st December, 1921.

Expenses

Roads and Bridges	$14,010 67
Salaries and Allowances	654 20
Stationery and Printing	277 63
Legal	500 00
Interest and Bank Charges	339 72
Tax Discount	21 50
Miscellaneous	411 07
	$16,214 79

Income

General Township Rate	$4,470 47
Statute Labour Charged	650 65
Tax Penalty	6 50
Provincial Government Road Grant	9,984 52
Shortage for Year	1,102 65
	$16,214 79

Subject to our report dated June 10th, 1922.

TOWNSHIP OF GLACKMEYER

Revenue Account for Year Ending 31st December, 1920.

Expenses

Roads and Bridges	$2,253 37
Salaries and Allowances	549 15
Stationery and Printing	42 13
Legal	120 00
Interest and Bank Charges	79 14
Tax Discount	29 57
Miscellaneous	20 50
Net Income for Year	518 43
	$3,612 29

Income

General Township Rate	$2,969 50
Statute Labour Charged	605 25
Tax Penalty	37 54
	$3,612 29

Subject to our report dated June 10th, 1922.

TOWNSHIP OF GLACKMEYER

SUMMARY OF ASSESSMENT AND RATES LEVIED FOR YEAR ENDING 31ST DECEMBER, 1920.

	General Purposes Only	General and School Purposes	Total Assessment	Rates Levied	Amount Levied	Purpose	Classification.
Union Separate School Section No. 1, C rane	....	$23,430 00	....	15 Mills	$351 50	Schools	Land, $271,325 00
Separate School Section No. 3, Glackme	....	50,735 00	....	15 Mills	761 15	Schools	Buildings, 25,625 00
Separate School Section No. 4, Glackm	....	39,665 00	....	10 Mills	396 65	Schools	
Separate School Section No. 5, Glackn	....	40,270 00	....	12 Mills	483 24	Schools	
Non-Resident, Hillcrest Lots	$43,500 00	....	....	....	....	....	
Portion of Township not assessed for ools	99,350 00	....	....	....	....	....	
Total for General Purposes	....	....	$296,950 00	10 Mills	2,969 50	General Twp.	
	$142,850 00	$154,100 00	$296,950 00	....	$4,962 04	....	$296,950 00

SUMMARY OF ASSESSMENT AND RATES LEVIED FOR YEAR ENDING 31ST DECEMBER, 1921.

	General Purposes Only	General and School Purposes	Total Assessment	Rates Levied	Amount Levied	Purpose	Classification.
Union Separate School Section No. 1, Cochrane	....	$10,555 00	....	15 Mills	$158 35	Schools	Land, $327,080 00
Union Public School Section No. 1, Blount—School Tax Only	....	....	$57,610 00	21 Mills	1,209 70	Schools	Buildings, 28,935 00
Separate School Section No. 3, Glackmeyer—							
Concessions 4 and 5	....	32,240 00	....	20 Mills	644 80	Schools	
Concessions 6 and 7	....	11,115 00	....	15 Mills	166 75	....	
Separate School Section No. 4, Glackmeyer	....	38,440 00	....	15 Mills	576 70	Schools	
Separate School Section No. 5— "	....	40,270 00	....	15 Mills	604 26	Schools	
Separate School Section No. 7— "	....	19,813 00	....	25 Mills	495 39	Schools	
Non-Resident—Hillcrest Lots	$41,675 00	....	....	....	....	....	
Portion of Township not assessed for Schools	104,297 00	....	....	....	....	....	
Total for General Purposes	....	....	298,405 00	15 Mills	4,470 47	General Twp.	
	$145,972 00	$152,433 00	$356,015 00	....	8,326 42		$356,015 00

Subject to our report dated June 10th, 1922.

TOWNSHIP OF GLACKMEYER

Cash Statement of Schools for Year Ending 31st December, 1920.

	Public S.S. No. 1 Union Blount	Separate S.S. No. 1 Union Cochrane	Separate S.S. No. 3 Glackmeyer	Separate S.S. No. 4 Glackmeyer	Separate S.S. No. 5 Glackmeyer	Separate S.S. No. 7 Glackmeyer
Receipts.						
Township of Glackmeyer Requisitions...	....	....	....	....	$175 00	....
Government Grants..................	$826 89	....	$326 00	....	100 00	....
Adjoining Township, Taxes............	6 01	....	....	....	271 73	....
Bank and other Loans................	60 00	....	3,738 35	....	1,027 65	....
Other Income........................	....	....	11 50	....	....	....
Cash on hand at first................	48 77	....	....	....	....	....
Cash Overdrawn at last...............	....	....	2 37	....	07	....
	941 67	....	4,078 22	....	1,574 45	....
Payments						
Teachers' Salaries....................	352 30	....	405 00	....	685 56	....
Secretary's Salaries..................	25 80	....	....	....	40 00	....
Buildings and Equipment..............	64 00	....	417 78	....	13 75	....
Supplies............................	1 10	....	204 92	....	25 20	....
Fuel................................	40 00	....	100 50	....	67 00	....
Interest and Bank Charges............	1 30	....	43 87	....	16 29	....
Miscellaneous........................	35 46	....	37 00	....	12 00	....
Bank Loans repaid....................	60 00	....	2,869 15	....	704 65	....
Debentures..........................	287 86	....	....	....	....	....
Janitor.............................	62 96	....	....	....	10 00	....
Cash on hand at last.................	10 89	....	....	....	....	....
	$941 67	....	$4,078 22	....	$1,574 45	....

TOWNSHIP OF GLACKMEYER

CASH STATEMENT OF SCHOOLS FOR YEAR ENDING 31ST DECEMBER, 1921.

	Public S.S. No. 1 Union Blount	Separate S.S. No. 1 Union Cochrane	Separate S.S. No. 3 Glackmeyer	Separate S.S. No. 4 Glackmeyer	Separate S.S. No. 5 Glackmeyer	Separate S.S. No. 7 Glackmeyer
Receipts						
Township of Glackmeyer Requisitions	....	$303 48	$540 00	$347 95	$425 00	200 00
Government Grants	$118 60	....	335 00	....	325 00	....
Adjoining Township, Taxes	337 00	....	....	....	....	....
Bank and other Loans	109 25	....	3,617 70	1,000 00	1,848 35	500 00
Other Income	....	....	11 50	....	13 00	....
Cash on hand at first	10 89	....	....	....	....	....
Cash overdrawn at last	02	....	....	....	28	....
	575 76	303 48	4,504 20	1,347 95	2,611 63	700 00
Payments.						
Teachers' Salaries	300 00	....	420 00	271 50	499 00	200 00
Secretary's Salaries	....	....	....	75 65	25 00	....
Buildings and Equipment	14 40	....	31 05	75 00	52 55	473 04
Supplies	11 35	....	38 35	60 37	15 45	....
Fuel	93 75	....	....	....	15 00	....
Interest and Bank Charges	2 74	....	46 24	12 97	21 31	....
Janitor	21 80	....	151 00	5 00	15 00	....
Bank Loans repaid	80 00	....	3,786 90	800 00	1,943 25	....
Miscellaneous	51 72	303 48	....	35 00	25 00	19 25
Cash overdrawn at first	....	....	2 37	....	07	....
Cash on hand at last	....	....	28 29	12 46	....	7 71
	$575 76	$303 48	$4,504 20	$1,347 95	$2,611 63	$700 00

Subject to our report dated June 10th, 1922.

TOWNSHIP OF GLACKMEYER

Reconciliation of Bank Account.

31st December, 1921.

Balance as per Bank Pass Book, 31st December, 1921		$123 71
Add Cash on Hand, 31st December, 1921, deposited in Bank 6th June, 1922		26 81
		$150 52
Less Outstanding Cheques		184 20
Number 94	$16 00	
Number 1509	100 00	
Number 1510	68 20	
	$184 20	
Balance Overdrawn 31st December, 1921, as per Cash Book		$33 68

Bank Loan

Note due on Current Account	$3,000 00
Note due on Roadwork Account	2,300 00
Note due on Roadwork Account	1,000 00
Total Outstanding as per certificate of Bank d'Hochelaga	$6,300 00

Subject to our report dated June 10th, 1922.

TOWNSHIP OF GLACKMEYER

List of Accounts Payable 31st December, 1921.

Northland Post	$12 75
St. Denin & Brouillard	27 00
Greer & Mulvichill (lawyers)	425 00
R. A. Clermont	10 00
The Municipal World	35 54
Cleophas Genier	25 25
Copeland Chatterson, Ltd	22 01
P. H. Bonhomme	5 00
E. Vaillancourt	5 00
G. Robinson	5 00
A. Villemure	5 00
J. F. Genier	5 00
H. Lamarche	27 20
N. Dubeau	25 00
G. Robinson	10 80
A. G. Beaudvin	2 45
P. Larue	2 45
L. Gregvire	4 90
Z. Goudreault	3 50
Z. Goudreault	3 50
H. Goudreault	3 50
F. Goudreault	3 50
D. Bisson	7 00
Z. Hale	23 00
	$699 35

Subject to our report dated June 10th, 1922.

TOWNSHIP OF GLACKMEYER

List of 1920 Taxes Unpaid at 31st December, 1921.

Roll No.	*Name*	*Location*				*Statute Labour*	*Other Rates*
2	A. Brunet	Cochrane	Con. 1	Lot 2	Acre 150	$4.50	$26 13
3	E. Charlebois	”	” 1	” 3	” 150	......	23 87
4	N. Siquin	”	” 1	” 4	” 150	......	26 63
5	Boralie	”	” 1	” 5	” 150	......	20 75
6	D. Licoste	”	” 1	” 6	” 139	4 50	17 75
7	J. Sauve	”	” 1	” 7	” 156	3 75	18 13
8	W. Quanelle	”	” 1	” 8	” 150	4 50	22 38
10	Max Henry	”	” 1	” 10	” 149	4 50	11 45
15	Robt. Nixon	”	” 1	” 15	” 149	......	9 00
17	Robt. Nixon	”	” 1	”½16	” 75½	2 25	11 45
20	Cochrane Syndicate	”	” 1	” 18	” 65	4 50	6 35
23	K. A. Bulick	”	” 1	”½25	” 70	4 50	4 65
25	K. A. Bulack	”	” 1	” 27	” 147	4 50	14 20
26	S. J. Dempsay	”	” 1	” 28	” 197	4 50	......
27	A. Lamochi	”	” 2	” 1	” 150	4 50	18 50
28	C. Mathiew	”	” 2	” 2	” 150	......	19 50
29	S. Tourniu	”	” 2	” 3	” 150	4 50	16 50
30	Chas. Dix	”	” 2	” 4	” 150	......	9 00
31	W. J. McMann	”	” 2	” 5		4 50	14 50
32	W. Rhodes	”	” 2	” 6		4 50	6 85
37	Jas. Nash	”	” 2	” 11	” 149	......	7 55
39	M. Vaillancourt	”	” 2	” 13		......	15 00
45	E. Courtemanchi	”	” 2	N½18		4 50	23 13
46	S. Bradley	”	” 2	Lot 19		4 50	20 60
49	Fauquier	”	” 2	” 22		4 50	10 00
50	F. N. & O.	”	” 2	” 23		4 50	20 00
51	A. J. Ackart	”	” 2	” 24		4 50	17 50
53	E. V. Naelands	”	” 2	” 26		4 50	8 90
54	John Howes	”	” 2	” 27		4 50	11 20
55	A. Anderson	”	” 2	” 28		4 50	11 55
59	H. Conn	”	” 3	” 4		4 50	6 05
60	H. McMillan	”	” 3	” 5		4 50	6 20
61	E. Downey	”	” 3	” 6		4 50	5 25
62	C. Groulx	”	” 3	” 7		4 50	20 63
71	J. Claremount	”	” 3	” 16		......	12 63
74	H. Campbell	”	” 3	” 19		4 50	......
75	A. St. Geo. Haikin	”	” 3	” 20		4 50	7 65
76	Miss C. Graves	”	” 3	” 21		4 50	......
78	Wm. Graves	”	” 3	” 23		4 50	13 00
79	D. Champayne	”	” 3	” 24		......	17 13
80	E. D. Caraire	”	” 3	” 25		......	10 43
81	C. Gallgghu	”	” 3	” 26		4 50	17 70
82	A. Fisher	”	” 3	” 27		4 50	7 50
83	W. Hare	”	” 3	” 28		4 50	10 40
88	A. Auckley	”	” 4	” 1		4 50	4 80
73	F. F. Francis	”	” 3	” 18		......	2 20
88	B. Fullows		” 4	” 5		......	1 00
85	M. J. Tuay		” 4	” 2		......	3 45
86	W. Rice		” 4	” 3		......	5 85
91	A. Janson		” 4	” 8		......	12 53
93	E. Fairbank		” 4	” 10		......	16 05
94	E. Lafontaine		” 4	” 11		......	16 50
104	Domi Albina Trequoire		” 4	” 20		75	29 25
106	A. Morgan		” 4	” 22		4 50	7 00
110	H. W. Sudcliffe		” 4	” 26		4 50	10 00
111	E. W. Neeland		” 4	” 27		4 50	5 00
112	E. Cassard		” 4	” 28		4 50	10 75
113	L. Sava		” 5	” 1		4 50	5 30
114	J. Elburghous		” 5	” 2		4 50	4 70
118	Z. Bourre		” 5	” 6		......	11 63
119	T. Houle		” 5	” 7		......	17 63
120	E. Houle		” 5	” 8		......	20 13
123	E. Robinson		” 5	” 11		......	19 38
125	H. Gilbert		” 5	” 13		4 50	24 13
126	J. Goudirault		” 5	” 14		......	13 73
126A	E. Robinson		” 5	” 14		4 50	7 50

TOWNSHIP OF GLACKMEYER

List of 1920 Taxes Unpaid at 31st December, 1921—*Continued.*

Roll No.	*Name*	*Location*	*Statute Labour*	*Other Rates*
127	J. Gaudirault	Con. 5 Lot 15	......	13 28
130	Jos. Bourque	” 5 ” 18	4 50	16 63
131	Domi E. Bourque	” 5 ” 19	......	31 88
134	F. Beaudoin	” 5 ” 22	......	14 25
145	H. Strang	” 6 ” 5	4 50	5 05
147	M. Ethur	” 6 ” 7	4 50	......
156	W. Burton	” 6 ” 16	4 50	7 25
157	J. Lavoilette	” 6 ” 17	......	24 00
158	A. Robilland	” 6 ” 18	......	10 20
159	J. Dubeault	” 6 ” 19	......	12 40
160	M. Dubuault	” 6 ” 20	......	14 15
168	Jas. Durack	” 6 ” 28	4 50	19 00
171	J. S. Stamm	” 7 ” 3	4 50	3 95
172	W. J. Barlow	” 7 ” 4	4 50	5 95
174	F. Deborie	” 7 ” 6	2 25	6 15
175	Aug. Ethier	” 7 ” 7	......	9 35
177	L. Ethier	” 7 ” 10	4 50	8 25
183	R. McMillan	” 7 ” 14	4 50	7 15
184	A. McMillan	” 7 ” 15	4 50	7 10
185	J. Pearce	” 7 ” 16	4 50	7 00
187	F. Tremblay	” 7 ” 18	4 50	18 10
188	N. Dubian	” 7 ” 19	......	10 65
189	F. Dubian	” 7 ” 20	......	11 05
192	E. Tagne	” 7 ” 23	......	11 40
194	S. Charron	” 7 ” 25	4 50	14 80
195	M. Brunt	” 7 ” 26	......	15 10
117	E. Crippa	....	4 50	......
196	L. Bearson	” 7 ” 27	......	20 40
197	M. Lageaunissi	” 7 ” 28	......	24 90
202	Geo. Hays	” 8 ” 5	4 50	4 45
204	H. Grewover	” 8 ” 7	4 50	5 45
207	W. Marshall	” 8 ” 10	4 50	5 45
208	N. Aubin	” 8 ” 11	4 50	7 75
209	L. Dubian	” 8 ” 12	4 50	......
211	J. B. Phalefour	” 8 ” 14	......	17 71
214	J. B. Matte	” 8 ” 17	4 50	22 22
217	A. Lepage	” 8 ” 20	4 50	15 29
218	A. Lepage	” 8 ” 21	4 50	14 41
219	P. Mercier	” 8 ” 22	4 50	15 51
221	A. Lalonae	” 8 ” 25	......	8 00
222	Louis Martelle	” 8 ” 26	......	8 35
230	J. B. Moore	” 9 ” 6	4 50	4 05
231	A. Grewcoe	” 9 ” 7	4 50	4 75
232	I. Mitchell	” 9 ” 8	4 50	4 35
233	J. Jones	” 9 ” 9	4 50	5 45
234	H. Coghan	” 9 ” 10	4 50	5 20
235	A. Jones	” 9 ” 11	4 50	5 10
237	A. Gauthur	” 9 ” 13	......	10 89
240	A. Charlifoux	” 9 ” 16	......	22 33
244	F. Maricotti	” 9 ” 20	4 50	16 61
246	U. Lauzon	” 9 ” 22	......	16 17
252	O. Corbul	” 9 ” 28	4 50	19 50
264	W. Gordon	” 10 ” 12	......	13 30
265	W. Billingham	” 10 ” 13	4 50	5 80
269	T. Beaupie	” 10 ” 17	......	14 63
270	J. A. Genier	” 10 ” 18	......	26 73
274	A. Rivet	” 10 ” 22	......	11 22
276	A. Bidard	” 10 ” 24	4 50	14 41
279	F. Dale	” 10 ” 27	4 50	4 95
280	Sam Brunt	” 10 ” 28	4 50	6 05
294	Jos. Courtier	” 11 ” 13	......	14 85
295	E. Teniu	” 11 ” 14	......	16 28
300	P. Roy	” 11 ” 20	4 50	18 59
301	Nap. St. Hilaire	” 11 ” 21	4 50	......
303	E. Pozi	” 11 ” 24	4 50	5 05
304	F. Bidard	” 11 ” 25	4 50	5 05

TOWNSHIP OF GLACKMEYER

List of 1920 Taxes Unpaid at 31st December, 1921—*Continued.*

Roll No.	*Name*	*Location*	*Statute Labour*	*Other Rates*
305	F. Demoulin	Con. 11 Lot 26	4 50	5 05
321	J. Marshand	” 12 ” 13	4 50	5 05
322	G. Carr	” 12 ” 14	4 50	2 60
323	A. Bidard	” 12 ” 15	4 50	10 45
324	E. Cote	” 12 ” 16	4 50	5 45
325	P. Roy	” 12 ” 17	4 50	15 62
206	W. J. Pulling	” 8 ” 9	4 50	5 50
326	A. Ruist	” 12 ” 18	4.50	16 94
328	P. Pagnaud	” 12 ” 20	4 50	5 05
329	J. Beaudry	” 12 ” 21	3 00	18 48
330	M. McLean	” 12 ” 22	......	9 12
331	R. McLean	” 12 ” 23	......	9 30
332	W. Whalon	” 12 ” 24	4 50	5 40
333	H. Murphy	” 12 ” 25	4 50	5 50
335	S. Walson	” 12 ” 27	4 50	6 60
	Page 24		25 50	76 39
	Page 25		144 00	490 92
	Page 26		102 00	545 60
	Page 27		150 00	584 59
			421 50	1,697 50
				421 50
				2,119 00
	Less Credit Balances		......	41 93
	Net Resident Balances			$2,077 07

List of Credit Balances.

38	Jos. Marion	Con. 2 Lot 12	$12 85
166	L. Tremblay	“ 6 “ 26	12 32
186	E. Matte	“ 7 “ 17	7 90
223	R. Provost	“ 8 “ 27	8 86
			$41 93

Subject to our report dated June 10, 1922.

TOWNSHIP OF GLACKMEYER

List of Non-Resident 1920 Taxes Unpaid at 31st December, 1921.

Roll No.	Name	Location	Amount
1	Echardt & Watson	Hugh Sub-Div. Lot 1	$4 00
2	" "	" " " 2	3 00
3	" "	" " " 3	1 50
4	Jos. A. S. Marron	" " " 4	1 00
5	Echardt & Watson	" " " 5	1 00
6	C. E. Strowell	" " " 6	1 00
7	Echardt & Watson	" " " 7	1 00
8	Gillu & Morris	" " " 8	1 00
9	Echardt & Watson	" " " 9	1 00
10	" "	" " " 10	1 00
11	" "	" " " 11	1 00
12	W. G. Hunt	" " " 12	1 00
13	Echardt & Watson	" " " 13	1 00
14	" "	" " " 14	1 00
15	" "	" " " 15	1 00
16	S. L. Bradley	" " " 16	1 00
17	Echardt & Watson	" " " 17	1 00
18	" "	" " " 18	1 00
19	" "	" " " 19	1 00
20	Unknown	" " " 20	1 00
21	Echardt & Watson	" " " 21	1 00
22	" "	" " " 22	1 00
23	" "	" " " 23	1 00
24	G. D. Ross	" " " 24	75
25	Echardt & Watson	" " " 25	75
26	" "	" " " 26	75
27	" "	" " " 27	75
28	A. F. Echardt	" " " 28	75
29	Echardt & Watson	" " " 29	75
30	" "	" " " 30	50
31	" "	" " " 31	50
32	" "	" " " 32	75
33	" "	" " " 33	1 00
34	" "	" " " 34	1 00
35	" "	" " " 35	75
36	J. D. Ross	" " " 36	75
37	Echardt & Watson	" " " 37	75
38	" "	" " " 38	75
39	" "	" " " 39	75
40	Jos. L. Brown	" " " 40	75
41	Echardt & Watson	" " " 41	1 00
42	" "	" " " 42	1 00
43	" "	" " " 43	1 00
44	Biddow, Mrs.	" " " 44	1 00
45	Echardt & Watson	" " " 45	1 00
46	" "	" " " 46	1 00
47	" "	" " " 47	1 00
48	Echardt & Watson	" " " 48	1 00
49	" "	" " " 49	1 00
50	" "	" " " 50	1 00
53	Public School	" " " 53	3 00
54	" "	" " " 54	16 00
55	G. W. Booth	" " " 55	3 00
56	" "	" " " 56	2 00
57	" "	" " " 57	2 00
58	" "	" " " 58	2 00
59	Echardt & Watson	" " " 59	2 00
60	Mrs. Gellar	" " " 60	2 00
61	Echardt & Watson	" " " 61	2 00
62	" "	" " " 62	2 00
63	" "	" " " 63	75
64	Archu Nunni	" " " 64	75
65	Echardt & Watson	" " " 65	75
66	" "	" " " 66	75
67	" "	" " " 67	1 00
69	" "	" " " 69	75

TOWNSHIP OF GLACKMEYER

List of Non-Resident 1920 Taxes Unpaid at 31st December, 1921—*Continued.*

Roll No.	*Name*	*Location*	*Amount*
79	Echardt & Watson	Hugh Sub-Div. Lot 70	75
71	“ “	“ “ “ 71	75
72	Robt. B. Adamson	“ “ “ 72	75
73	Echardt & Watson	“ “ “ 73	50
74	“ “	“ “ “ 74	50
75	“ “	“ “ “ 75	50
77	“ “	“ “ “ 77	50
78	“ “	“ “ “ 78	50
79	“ “	“ “ “ 79	50
81	“ “	“ “ “ 81	75
82	“ “	“ “ “ 82	75
83	“ “	“ “ “ 83	50
84	A. G. H. Echardt	“ “ “ 84	50
85	Echardt & Watson	“ “ “ 85	50
86	“ “	“ “ “ 86	50
87	“ “	“ “ “ 87	75
88	G. D. Ross	“ “ “ 88	75
89	Echardt & Watson	“ “ “ 89	50
90	“ “	“ “ “ 90	50
91	“ “	“ “ “ 91	50
93	“ “	“ “ “ 93	50
94	“ “	“ “ “ 94	50
95	“ “	“ “ “ 95	75
97	“ “	“ “ “ 97	50
98	“ “	“ “ “ 98	50
99	“ “	“ “ “ 99	50
100	Unknown	“ “ “ 100	50
101	Echardt & Watson	“ “ “ 101	1 00
102	“ “	“ “ “ 102	1 00
103	“ “	“ “ “ 103	1 50
104	Percy Aviston	“ “ “ 104	1 75
105	Echardt & Watson	“ “ “ 105	2 00
108	John Ferguson	“ “ “ 108	2 50
109	S. L. Bradley	“ “ “ 109	2 50
110	Echardt & Watson	“ “ “ 110	2 00
111	“ “	“ “ “ 111	2 00
113	“ “	“ “ “ 113	1 75
114	“ “	“ “ “ 114	1 75
115	“ “	“ “ “ 115	1 50
116	Unknown	“ “ “ 116	1 50
117	Echardt & Watson	“ “ “ 117	1 00
118	“ “	“ “ “ 118	1 00
119	“ “	“ “ “ 119	75
120	McLean, David	“ “ “ 120	25
121	Echardt & Watson	“ “ “ 121	1 00
122	“ “	“ “ “ 122	1 00
123	“ “	“ “ “ 123	75
124	G. D. Ross	“ “ “ 124	75
125	Echardt & Watson	“ “ “ 125	50
126	“ “	“ “ “ 126	50
127	“ “	“ “ “ 127	50
128	A. G. H. Echardt	“ “ “ 128	50
129	Echardt & Watson	“ “ “ 129	75
130	“ “	“ “ “ 130	75
131	“ “	“ “ “ 131	75
132	“ “	“ “ “ 132	50
133	“ “	“ “ “ 133	50
134	“ “	“ “ “ 134	50
135	“ “	“ “ “ 135	75
136	Fisher, Daniel	“ “ “ 136	75
137	Echardt & Watson	“ “ “ 137	50
138	“ “	“ “ “ 138	50
139	“ “	“ “ “ 139	50
140	A. G. H. Echardt	“ “ “ 140	50
141	Echardt & Watson	“ “ “ 141	75
142	“ “	“ “ “ 142	75

TOWNSHIP OF GLACKMEYER

List of Non-Resident 1920 Taxes Unpaid at 31st December, 1921—*Continued.*

Roll No.	*Name*	*Location*			*Amount*
143	Echardt & Watson	Hugh	Sub-Div.	Lot 143	50
144	G. M. Brown	“	“	“ 144	50
145	Echardt & Watson	“	“	“ 145	50
146	“ “	“	“	“ 146	50
147	“ “	“	“	“ 147	50
148	D. Edward	“	“	“ 148	50
149	Echardt & Watson	“	“	“ 149	50
150	“ “	“	“	“ 150	75
151	“ “	“	“	“ 151	50
152	S. L. Bradley	“	“	“ 152	50
153	Echardt & Watson	“	“	“ 153	50
154	“ “	“	“	“ 154	75
155	“ “	“	“	“ 155	75
156	G. A. F. Foster	“	“	“ 156	1 00
157	Echardt & Watson	“	“	“ 157	1 00
158	“ “	“	“	“ 158	1 00
159	“ “	“	“	“ 159	1 00
162	Grafton F. F. B.	“	“	“ 162	1 00
163	Echardt & Watson	“	“	“ 163	2 50
165	“ “	“	“	“ 165	1 00
166	“ “	“	“	“ 166	1 00
167	“ “	“	“	“ 167	1 00
168	S. L. Bradley	“	“	“ 168	1 00
169	Echardt & Watson	“	“	“ 169	75
170	“ “	“	“	“ 170	75
171	“ “	“	“	“ 171	75
172	Unknown	“	“	“ 172	75
173	Echardt & Watson	“	“	“ 173	75
174	“ “	“	“	“ 174	75
175	“ “	“	“	“ 175	1 00
176	McLean, David	“	“	“ 176	25
177	Echardt & Watson	“	“	“ 177	75
178	“ “	“	“	“ 178	50
179	“ “	“	“	“ 179	50
180	Walter Martin	“	“	“ 180	50
182	“ “	“	“	“ 182	50
183	Echardt & Watson	“	“	“ 183	75
184	G. D. Ross	“	“	“ 184	75
185	Echardt & Watson	“	“	“ 185	50
186	“ “	“	“	“ 186	50
187	“ “	“	“	“ 187	50
188	David Fisher	“	“	“ 188	50
189	Echardt & Watson	“	“	“ 189	75
190	“ “	“	“	“ 190	75
191	“ “	“	“	“ 191	50
192	Mrs. G. N. Brown	“	“	“ 192	50
193	Echardt & Watson	“	“	“ 193	50
194	“ “	“	“	“ 194	50
195	“ “	“	“	“ 195	75
196	Unknown	“	“	“ 196	75
197	Echardt & Watson	“	“	“ 197	50
198	“ “	“	“	“ 198	50
199	“ “	“	“	“ 199	50
200	Unknown	“	“	“ 200	50
201	Echardt & Watson	“	“	“ 201	50
202	“ “	“	“	“ 202	50
203	“ “	“	“	“ 203	75
204	S. L. Bradley	“	“	“ 204	75
205	Echardt & Watson	“	“	“ 205	50
206	“ “	“	“	“ 206	50
207	“ “	“	“	“ 207	50
208	S. L. Bradley	“	“	“ 208	50
209	Echardt & Watson	“	“	“ 209	75
210	“ “	“	“	“ 210	1 00
211	“ “	“	“	“ 211	1 00
212	Kutz, Fred	“	“	“ 212	50

TOWNSHIP OF GLACKMEYER

List of Non-Resident 1920 Taxes Unpaid at 31st December, 1921—*Continued.*

Roll No.	*Name*	*Location*	*Amount*
212	Kelsol, Jas.	Hugh Sub.-Div. Lot 212	50
213	Echardt & Watson	" " " 213	1 00
214	" "	" " " 214	1 25
215	" "	" " " 215	1 50
217	" "	" " " 217	2 00
218	" "	" " " 218	1 50
219	" "	" " " 219	1 00
220	Alfred Lapage	" " " 220	1 00
221	Echardt & Watson	" " " 221	1 00
222	" "	" " " 222	75
223	" "	" " " 223	75
224	" "	" " " 224	75
225	" "	" " " 225	75
226	" "	" " " 226	75
227	" "	" " " 227	75
228	S. L. Bradley	" " " 228	75
229	Echardt & Watson	" " " 229	75
230	" "	" " " 230	75
231	" "	" " " 231	75
233	" "	" " " 233	75
234	" "	" " " 234	75
235	" "	" " " 235	4 00
237	" "	" " " 237	75
238	" "	" " " 238	75
239	" "	" " " 239	75
241	" "	" " " 241	75
242	" "	" " " 242	75
243	" "	" " " 243	4 75
246	Jos. Bradetti	" " " 246	75
247	Alvin Badin	" " " 247	75
248	F. B. Hugh	" " " 248	75
250	G. E. Fleming	" " " 250	75
251	Sydney Warner	" " " 251	3 00
252	Alfred Bradette	" " " 252	75
249	G. E. Fleming	" " " 249	75
254	Peter Valouck	" " " 254	75
255	" "	" " " 255	75
256	John Sutton	" " " 256	75
257	M. W. Guay	" " " 257	75
258	" "	" " " 258	75
259	S. Spencer Smith	" " " 259	75
260	" "	" " " 260	75
261	" "	" " " 75	75
262	D. W. McDougal	" " " 76	75
263	Austin Dohiney	" " " 77	75
264	S. H. Willis	" " " 78	75
265	" "	" " " 79	75
266	" "	" " " 81	75
267	S. L. Bradley	" " " 63	75
268	Geo. Payne	" " " 86	75
269	J. B. Picku	" " " 88	75
270	E. A. Cottrill	" " " 80	75
271	Bradley Syndicate	" " " 90	75
272	W. H. Phodes	" " " 89	75
273	Bradley Syndicate	" " " 133	75
274	Marcois Jones	" " " 149	75
275	T. Belodeau	" " " 150	5 00
276	"	" " " 151	75
277	Margaret King	" " " 81	75
278	A. D. Murray	" " " 152	75
279	" "	" " " 153	75
280	W. S. Carler	" " " 155	75
281	Mrs. N. Penkney	" " " 165	75
282	" "	" " " 210	75
283	Mrs. J. Hobson	" " " 138	75
284	M. P. Stonbury	" " " 148	75

TOWNSHIP OF GLACKMEYER

List of Non-Resident 1920 Taxes Unpaid at 31st December, 1921—*Continued.*

Roll No.	*Name*	*Location*	*Amount*
285	M. P. Stonbury	Hugh Sub-Div. Lot 104	75
286	A. Halliday	" " " 96	75
287	" "	" " " 97	75
288	W. G. Campbell	" " " 72	75
289	" "	" " " 93	75
290	" "	" " " 94	75
291	" "	" " " 95	75
292	F. C. Ainsworth	" " " 99	2 25
293	Sevine	" " " 36	2 75
294	"	" " " 37	75
295	Percy Avislon	" " " 1	75
296	B. W. Rozell	" " " 98	75
297	" "	" " " 61	75
298	Mike Hyke	" " " 213	75
299	" "	" " " 114	75
300	Mike Hyke	" " " 247	75
301	" "	" " " 105	75
302	" "	" " " 106	75
303	Edward Cripp	" " " 39	1 50
304	John Booth	" " " 37	3 00
305	Jos. Berger	" " " 33	75
306	Abraham Pinion	" " " 9	75
307	" "	" " " 10	75
308	Jos. Belland	" " " 31	1 00
309	J. G. Talbot	" " " 140	75
310	J. G. Downey	" " " 164	75
311	Chris. Downey	" " " 163	75
312	R. A. Fowler	" " " 59	75
313	" "	" " " 60	75
314	" "	" " " 61	75
315	" "	" " " 62	75
316	F. E. Clute	" " " 146	75
317	E. Buckman	" " " 216	75
318	" "	" " " 217	75
319	Adam Edward	" " " 31	2 00
320	Peter Flynn	" " " 107	75
321	Phillip Berger	" " " 116	75
322	O. Baden	" " " 116	75
323	A. Crone	" " " 23	75
324	A. Master	" " " 110	75
325	Percy Waldron	" " " 33	2 25
326	John Master	" " " 34	2 50
327	F. E. Rice	" " " 41	75
328	" "	" " " 65	75
329	Unknown	" " " 66	75
330	Bradley Syndicate		100 00
			130 25

Summary

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Page 21	44 00
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	405 25
Resident List	2,077 07
Total of 1920 Outstandings	2,482 32

Subject to our report dated June 10, 1922.

TOWNSHIP OF GLACKMEYER

List of 1921 Taxes Unpaid at 31st December, 1921.

Roll No.	*Name*	*Location*	*Statute Labour*	*Other Rates*
1	A. Brunet	Con. 1 Lot 1	......	14 25
2	A. Brunet	“ 1 “ 2	......	15 67
3	E. Charlibois	“ 1 “ 3	......	14 40
4	Sequin	“ 1 “ 4	8 00	16 27
5	J. Baralic	“ 1 “ 5	8 00	12 82
7	D. Lacoste	“ 1 “ 7	8 00	11 64
8	W. F. Quanille	“ 1 “ 8	8 00	14 02
10	Max. Henry	“ 1 “ 10	8 00	19 95
12	Eaton	“ 1 “ 12	......	12 70
15	Robt. Nixon	“ 1 “ 15	......	13 50
17	Robt. Nixon	“ 1 “ 16	......	17 17
18	O. Siquin	“ 1 “ 17	......	46 63
19	Andy Sequin	“ 1 “ 18	......	58 95
20	Cochrane Syndicate	“ 1 “ 18	8 00	9 52
21	Louis Lafleure	“ 1 “ 18	......	15 46
22	K. A. Belick	“ 1 “ 25	8 00	19 05
23	H. Hay	“ 1 “ 26	8 00	12 00
24	K. A. Belick	“ 1 “ 27	8 00	21 30
25	S. J. Dempsay	“ 1 “ 28	8 00	32 03
29	Fournier Steven	“ 2 “ 3	8 00	10 70
31	W. J. McMann	“ 2 “ 5	8 00	9 10
32	Walter Rhodes	“ 2 “ 6	......	10 35
33	Mrs. Huton Poisson	“ 2 “ 7	8 00	9 50
34	Abraham Poisson	“ 2 “ 8	......	14 05
36	R. J. McKay	“ 2 “ 10	......	10 45
37	James Nash	“ 2 “ 11	......	11 50
38	Jos. Marion	“ 2 “ 12	......	52 65
39	R. Villineauve	“ 2 “ 13	......	41 60
40	A. Browllard	“ 2 “ 14	......	34 98
41	F. Cousineau	“ 2 “ 15	......	38 58
42	E. Vaillancourt	“ 2 “ 16	......	42 00
44	A. Dewvin	“ 2 “ 18	8 00	24 20
45	Bradley Syndicate	“ 2 “ 19	8 00	30 90
47	Wm. Chalmers	“ 2 “ 21	......	51 75
48	Fauquir	“ 2 “ 22	8 00	15 00
49	T.N.O.	“ 2 “ 23	......	30 00
50	A. J. Achard	“ 2 “ 24	8 00	26 17
51	Ashton Gordon	“ 2 “ 25	8 00	17 55
52	E. V. Nieland	“ 2 “ 26	8 00	13 35
6	J. Sauve	“ 2 “ 6	8 00	......
46	Geo. Taylor	“ 2 “ 20	......	39 53
54	Archu Anderson	“ 2 “ 28	8 00	17 30
55	Arthur Brouillard	“ 3 “ 18	8 00	24 58
56	Arthur Brouillard	“ 3 “ 2	8 00	40 35
57	S. Sequin	“ 3 “ 3	8 00	9 90
58	H. Conn	“ 3 “ 4	8 00	9 40
59	H. McMillan	“ 3 “ 5	8 00	9 07
60	C. Downey	“ 3 “ 6	8 00	8 15
61	F. Groulx	“ 3 “ 7	8 00	12 37
62	Alf. Sinard	“ 3 “ 8	......	38 60
63	Abraham Vezrau	“ 3 “ 9	......	36 00
65	D. Cousineau	“ 3 “ 11	......	32 58
67	G. Lamothe	“ 3 “ 12	......	34 13
68	A. Bioullard	“ 3 “ 13	8 00	71 38
70	A. Lamothe	“ 3 “ 15	......	40 98
71	J. Charimont	“ 3 “ 16	......	37 03
72	A. Clarimont	“ 3 “ 17	......	45 95
74	H. Campbell	“ 3 “ 19	......	21 65
75	A. McPhee	“ 3 “ 20	......	11 45
77	R. King	“ 3 “ 22	8 00	18 00
78	N. McPhee	“ 3 “ 23	......	19 68
79	Laflamme	“ 3 “ 24	......	39 00
80	E. D. Carriau	“ 3 “ 25	......	44 55
81	C. Gallagher	“ 3 “ 26	......	26 00
82	A. Fisher	“ 3 “ 27	8 00	11 25
83	W. Hare	“ 3 “ 28	8 00	15 60

TOWNSHIP OF GLACKMEYER

List of 1921 Taxes Unpaid at 31st December, 1921—*Continued.*

Roll No.	*Name*	*Location*		*Statute Labour*	*Other Rates*
84	Andrew Aubley	Con. 4	Lot 1	8 00	7 35
85	M. W. Guay	" 4	" 2	4 00	5 40
86	W. Rice	" 4	" 3	8 00	9 00
87	Z. Martin	" 4	" 4	8 00	12 20
88	B. Fellows	" 4	" 5	......	9 00
89	W. Bourre	" 4	" 6	......	27 30
90	H. Bourre	" 4	" 7	......	35 55
91	A. Janson	" 4	" 8	......	29 55
92	L. Roy	" 4	" 9	......	34 45
93	E. Fairbank	" 4	" 10	......	37 45
94	E. Fairbank	" 4	" 11	......	23 45
95	H. Lamarche	" 4	" 12	......	34 50
96	Picard	" 4	" 13	8 00	35 00
97	Picard	" 4	" 14	8 00	31 00
98	H. Bonhomme	" 4	" 15	......	25 70
99	D. Bisson	" 4	" 16	......	39 05
100	W. Lavasseur	" 4	" 17	......	64 05
102	F. Bradetti	" 4	" 18	......	61 75
103	G. Bradetti	" 4	" 19	......	35 70
104	Dame A. Fregoue	" 4	" 20	......	40 95
105	W. Seller	" 4	" 21	8 00	16 35
106	A. Morgan	" 4	" 22	8 00	11 10
107	L. Brown	" 4	" 23	......	29 23
108	L. Brown	" 4	" 24	8 00	58 97
110	H. W. Sudcliffe	" 4	" 26	8 00	15 00
111	E. W. Neeland	" 4	" 27	8 00	7 50
112	E. Cassard	" 4	" 28	8 00	16 60
113	L. Sova	" 5	" 1	8 00	8 15
114	I. Ebbinhours	" 5	" 2	8 00	7 20
116	B. Fellows	" 5	" 4	......	9 55
118	Z. Bourie	" 5	" 6	......	27 50
119	G. Houle	" 5	" 7	8 00	24 65
120	Aug. Lamarche	" 5	" 8	......	28 15
121	Arthur Gendreau	" 5	" 9	......	30 10
122	L. Fontaine	" 5	" 10	......	26 05
124	H. Bonhomme	" 5	" 12	......	63 70
125	H. Gilbert	" 5	" 13	8 00	33 75
126	Jos. Gouderault	" 5	" 14	......	29 20
126	E. Robinson	" 5	" 14	......	1 32
127	Jos. Gouderault	" 5	" 15	......	30 95
128	L. Dubeault	" 5	" 16	......	33 90
129	O. Beaudoin	" 5	" 17	......	43 75
130	Jos. Bourque	" 5	" 18	......	23 27
131	Dame Elm Bourque	" 5	" 19	......	44 63
132	E. Gaborie	" 5	" 20	......	40 40
133	L. Beaudoin	" 5	" 21	......	31 65
134	F. Beaudoin	" 5	" 22	......	8 15
138	P. Fouthier	" 5	" 26	4 00	23 70
139	Chas. Dupuis	" 5	" 27	......	18 60
144	Chas. Ethier	" 6	" 4	......	8 25
145	Chas. Grondin	" 6	" 5	......	7 90
146	Gilbert Robinson	" 6	" 6	......	12 70
147	M. Ethier	" 6	" 7	......	19 45
148	F. Nerbonne	" 6	" 8	......	28 50
149	Jos. Lepine	" 6	" 9	......	16 68
150	J. Hale	" 6	" 10	......	10 25
151	J. Y. Hale	" 6	" 11	8 00	11 75
152	Emery Robinson	" 6	" 12	8 00	24 90
153	Henrie Robinson	" 6	" 13	8 00	27 13
154	J. Fremblay	" 6	" 14	......	29 23
155	J. Tremblay	" 6	" 15	......	23 10
156	Dame Allilea Sauve	" 6	" 16	8 00	21 78
157	J. Laviolette	" 6	" 17	......	26 40
158	A. Robillard	" 6	" 18	8 00	5 30
159	Jos. Dubeault	" 6	" 19	......	37 20
160	Max Dubault	" 6	" 20	......	42 48

TOWNSHIP OF GLACKMEYER

List of 1921 Taxes Unpaid at 31st December, 1921—*Continued.*

Roll No.	*Name*	*Location*	*Statute Labour*	*Other Rates*
161	E. Whissil	Con. 6 Lot 21	......	15 00
161	N. Whissil	“ 6 “ 21	......	14 53
162	J. B. Allard	“ 6 “ 22	......	20 70
163	L. Allard	“ 6 “ 23	......	25 20
164	Soveur Gagne	“ 6 “ 24	......	27 13
165	F. Charron	“ 6 “ 25	......	35 40
166	L. Tremblay	“ 6 “ 26	......	42 78
167	L. Dumoulin	“ 6 “ 27	......	30 30
168	Jas. Durach	“ 6 “ 23	8 00	14 45
171	M. Dechamps	“ 7 “ 3	......	6 15
172	Z. Buere	“ 7 “ 4	......	9 25
173	M. Robinson	“ 7 “ 5	......	9 08
174	F. Delouri	“ 7 “ 6	......	9 25
175	Aug. Ethiir	“ 7 “ 7	......	14 25
175A	F. Ethier	“ 7 “ 8	......	22 33
176	P. E. Ethier	“ 7 “ 9	......	28 80
177	L. Ethier	“ 7 “ 10	8 00	24 90
180	M. Ethier	“ 7 “ 11	......	38 10
181	Jos. Bradette	“ 7 “ 12	8 00	24 43
182	A. Beaudoin	“ 7 “ 13	......	25 80
185	J. Pearce	“ 7 “ 16	8 00	11 00
186	Emile Marthe	“ 7 “ 17	......	28 65
187	F. Tumblay	“ 7 “ 18	8 00	27 18
188	M. Dubeault	“ 7 “ 19	......	31 93
189	T. Dubeault	“ 7 “ 20	......	33 18
191	A. Dumoulin	“ 7 “ 22	......	22 45
192	E. Gagne	“ 7 “ 23	......	35 45
193	D. Caraire	“ 7 “ 24	......	16 20
194	S. Charron	“ 7 “ 25	8 00	22 45
195	M. Brunet	“ 7 “ 26	......	22 63
196	L. Peassin	“ 7 “ 27	8 00	15 30
197	M. Lajeumesse	“ 7 “ 28	......	36 00
202	Geo. Hays	“ 8 “ 5	8 00	7 15
203	I. Phillips	“ 8 “ 6	......	6 85
204	C. Grecow	“ 8 “ 7	......	8 15
206	W. J. Pulling	“ 8 “ 9	......	8 50
207	W. Marshall	“ 8 “ 10	......	8 35
208	N. Aubin	“ 8 “ 11	......	11 65
209	L. Dubeault	“ 8 “ 12	8 00	10 60
210	E. Lalonde	“ 8 “ 13	......	26 10
211	J. P. Chaliroux	“ 8 “ 14	......	24 43
212	A. Dejardin	“ 8 “ 15	......	29 88
213	Geo. Bussiere	“ 8 “ 16	......	33 73
214	J. B. Matte	“ 8 “ 17	......	30 30
215	J. A. Gervais	“ 8 “ 18	......	29 53
216	W. O'Neil	“ 8 “ 19	......	23 58
217	E. Massicotti	“ 8 “ 20	......	21 00
218	N. W. Claveau	“ 8 “ 21	......	20 70
220	P. Claveau	“ 8 “ 23	......	28 03
221	I. Moreau	“ 8 “ 24	......	23 58
221	A. Lalonde	“ 8 “ 25	......	24 43
222	Laura Martella	“ 8 “ 26	......	25 03
223	R. Provost	“ 8 “ 27	......	31 03
224	J. Ouimette	“ 8 “ 28	......	41 10
230	J. Barnard Moore	“ 9 “ 6	......	6 10
231	A. Gruvcoe	“ 9 “ 7	......	7 15
232	S. Mitchell	“ 9 “ 8	......	6 55
233	J. Jones	“ 9 “ 9	......	8 55
234	H. Oghan	“ 9 “ 10	......	7 90
235	A. Jones	“ 9 “ 11	......	7 70
236	A. Richward	“ 9 “ 12	......	9 15
240	A. Charlifoux	“ 9 “ 16	......	30 73
242	Ovila Raccicot	“ 9 “ 18	......	27 60
243	D. Blais	“ 9 “ 19	......	23 23
244	Dis. Bluits	“ 9 “ 20	8 00	22 96
245	J. Gagne	“ 9 “ 21	......	20 23

TOWNSHIP OF GLACKMEYER

List of 1921 Taxes Unpaid at 31st December, 1921—*Continued.*

Roll No.	*Name*	*Location*	*Statute Labour*	*Other Rates*
247	P. Claveau	Con. 9 Lot 23	......	41 58
248	G. Puzeau	" 9 " 24	......	29 83
249	W. Croziu	" 9 " 25	......	24 73
250	D. Noil	" 9 " 26	......	27 13
251	D. Noil	" 9 " 27	......	19 93
252	O. Corbul	" 9 " 28	......	29 70
264	W. Gordon	" 10 " 12	......	19 95
265	W. Billingham	" 10 " 13	......	9 10
266	N. Lable	" 10 " 14	......	22 80
267	S. Brunet	" 10 " 15	......	22 03
268	B. Sinotte	" 10 " 16	......	21 60
269	D. Beaupie	" 10 " 17	......	20 23
270	J. A. Genier	" 10 " 18	......	36 43
271	Francois Cote	" 10 " 19	......	18 00
272	J. R. Ruest	" 10 " 20	......	23 40
273	A. Bourque	" 10 " 21	......	19 98
274	A. Rivet	" 10 " 22	......	15 43
280	Sam. Brunet	" 10 " 28	......	9 10
276	A. Bedard	" 10 " 24	......	9 80
292	I. Genier	" 11 " 12	4 00	21 18
293	Jos. Couture	" 11 " 13	......	21 00
294	E. Genier	" 11 " 14	......	22 98
295	San. Brunet	" 11 " 15	......	25 80
296	D. R. Biron	" 11 " 16	......	22 03
297	R. Genier	" 11 " 17	......	6 00
299	D. Caza	" 11 " 19	......	40 03
300	P. Roy	" 11 " 20	......	20 83
302	F. Massicotte	" 11 " 23	......	7 60
303	E. Poze	" 11 " 24	......	7 60
304	F. Bedard	" 11 " 25	......	7 60
305	F. Dumoulin	" 11 " 26	......	7 60
307	F. Foster	" 11 " 28	......	9 40
321	J. Marchand	" 12 " 13	......	7 55
323	A. Claremont	" 12 " 15	8 00	17 23
324	O. Chretien	" 12 " 16	......	17 40
325	P. Roy	" 12 " 17	8 00	22 03
326	A. Puest	" 12 " 18	8 00	24 00
327	G. Pilon	" 12 " 19	......	32 23
328	P. Rognard	" 12 " 20	......	15 18
329	J. Beaudry	" 12 " 21	......	12 60
330	M. McLean	" 12 " 22	......	11 35
331	R. McLean	" 12 " 23	......	11 85
322	W. Wharlen	" 12 " 24	8 00	8 30
333	W. Delorge	" 12 " 25	8 00	9 90
334	B. Murphy	" 12 " 26	......	12 60
335	S. Watson	" 12 " 27	8 00	9 90
336	R. Foster	" 12 " 28	......	15 65
	J. F. Genier	" 11 " 18	......	10 50
			48 00	366 96

TOWNSHIP OF GLACKMEYER

LIST OF 1921 TAXES UNPAID AT 31ST DECEMBER, 1921—*Continued.*

Summary

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Page 14	124 00	1,053 59
Page 15	140 00	1,273 35
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	556 00	5,551 13
		556 00
		6,107 13
Less Credit Balances		95 00
		6,102 13
Non-Resident per sheets 10, 9, 8, 7, 6, 5, 4, 3		589 10
Blount Sections pages 2, 1		1,199 10
		7,800 33

LIST OF CREDIT BALANCES 1921 ROLL.

27	Arthur Lamothe	Con. 2	Lot 1,	1921	Assessment	overpaid	12 70
53	John Hoves	" 2	" 27,	1921	"	"	16 50
183	R. McMillan	" 7	" 14,	1921	"	"	12 25
184	A. McMillan	" 7	" 15,	1921	"	"	12 25
219	O. Lalonde	" 8	" 22,	1921	"	"	21 00
246	N. Lauzon	" 9	" 22,	1921	"	"	16 95
322	Chas. Carr	" 12	" 14,	1921	"	"	3 35
							95 00

Subject to our report dated June 10, 1922.

TOWNSHIP OF GLACKMEYER

List of Non-Resident 1921 Taxes Unpaid at 31st December, 1921.

Roll No.	Name	Location				Amount
1	Echardt & Watson	Hugh	Sub-Div.	Lot	1	$6 00
2	“ “	“	“	“	2	4 50
3	“ “	“	“	“	3	2 25
4	Jos. Marron	“	“	“	4	1 50
5	Echardt & Watson	“	“	“	5	1 50
6	C. E. Strowell	“	“	“	6	1 50
7	Echardt & Watson	“	“	“	7	1 50
8	Giller Morris	“	“	“	8	1 50
9	Echardt & Watson	“	“	“	9	1 50
10	“ “	“	“	“	10	1 50
11	“ “	“	“	“	11	1 50
12	W. G. Hunt	“	“	“	12	1 50
13	Echardt & Watson	“	“	“	13	1 50
14	“ “	“	“	“	14	1 50
15	“ “	“	“	“	15	1 50
16	S. L. Bradley	“	“	“	16	1 50
17	Echardt & Watson	“	“	“	17	1 50
18	“ “	“	“	“	18	1 50
19	“ “	“	“	“	19	1 50
20	Unknown	“	“	“	20	1 50
21	Echardt & Watson	“	“	“	21	1 50
22	“ “	“	“	“	22	1 50
23	“ “	“	“	“	23	1 50
24	J. D. Ross	“	“	“	24	1 10
25	Echardt & Watson	“	“	“	25	1 10
26	“ “	“	“	“	26	1 10
27	“ “	“	“	“	27	1 10
28	Echardt, A. T. N.	“	“	“	28	1 10
29	Echardt & Watson	“	“	“	29	1 10
30	“ “	“	“	“	30	75
31	“ “	“	“	“	31	75
32	“ “	“	“	“	32	1 10
33	“ “	“	“	“	33	1 50
34	“ “	“	“	“	34	1 50
35	“ “	“	“	“	35	1 10
36	J. D. Ross	“	“	“	36	1 10
37	Echardt & Watson	“	“	“	37	1 10
38	“ “	“	“	“	38	1 10
39	“ “	“	“	“	39	1 10
40	Jos. N. Brown	“	“	“	40	1 10
41	Echardt & Watson	“	“	“	41	1 50
42	“ “	“	“	“	42	1 50
43	“ “	“	“	“	43	1 50
44	Mrs. Beddow	“	“	“	44	1 50
45	Echardt & Watson	“	“	“	45	1 50
46	Echardt & Watson	“	“	“	46	1 50
47	“ “	“	“	“	47	1 50
48	“ “	“	“	“	48	1 50
49	“ “	“	“	“	49	1 50
50	“ “	“	“	“	50	1 50
51	N. F. Cockshutt	“	“	“	51	1 50
52	“ “	“	“	“	52	2 25
55	G. W. Booth	“	“	“	55	4 50
56	“ “	“	“	“	56	3 00
57	“ “	“	“	“	57	3 00
58	“ “	“	“	“	58	3 00
59	Echardt & Watson	“	“	“	59	3 00
60	Morris Collor	“	“	“	60	3 00
61	Echardt & Watson	“	“	“	61	3 00
62	“ “	“	“	“	62	3 00
63	“ “	“	“	“	63	1 10
64	Archer Munni	“	“	“	64	1 10
65	Echardt & Watson	“	“	“	65	1 10
66	“ “	“	“	“	66	1 10
67	“ “	“	“	“	67	1 50
69	“ “	“	“	“	69	1 10

TOWNSHIP OF GLACKMEYER

List of Non-Resident 1921 Taxes Unpaid at 31st December, 1921—*Continued.*

Roll No.	*Name*	*Location*	*Amount*
70	Echardt & Watson	Hugh Sub-Div. Lot 70	1 10
71	" "	" " " 71	1 10
72	R. B. Adamson	" " " 72	1 10
73	Echardt & Watson	" " " 73	75
74	" "	" " " 74	75
75	" "	" " " 75	1 10
77	" "	" " " 77	75
78	" "	" " " 78	75
79	" "	" " " 79	75
81	" "	" " " 81	1 10
82	" "	" " " 82	1 10
83	" "	" " " 83	75
84	A. J. Echardt	" " " 84	75
85	Echardt & Watson	" " " 85	75
86	" "	" " " 86	75
87	" "	" " " 87	1 10
88	J. D. Ross	" " " 88	1 10
89	Echardt & Watson	" " " 89	75
90	" "	" " " 90	75
91	" "	" " " 91	75
93	" "	" " " 93	75
94	" "	" " " 94	75
95	" "	" " " 95	1 10
96	David McLean	" " " 96	1 10
97	Echardt & Watson	" " " 97	75
98	" "	" " " 98	75
99	" "	" " " 99	75
100	Unknown	" " " 100	75
101	Echardt & Watson	" " " 101	1 50
102	" "	" " " 102	1 50
103	" "	" " " 103	2 25
104	Percy Aviston	" " " 104	2 60
105	Echardt & Watson	" " " 105	3 00
108	John Ferguson	" " " 108	3 75
109	S., L. Bradley	" " " 109	3 75
110	Echardt & Watson	" " " 110	3 00
111	" "	" " " 111	3 00
113	" "	" " " 113	2 60
114	" "	" " " 114	2 60
115	" "	" " " 115	2 25
116	Unknown	" " " 116	2 25
117	Echardt & Watson	" " " 117	1 50
118	" "	" " " 118	1 50
119	" "	" " " 119	1 10
120	David McLean	" " " 120	1 10
121	Echardt & Watson	" " " 121	1 50
122	" "	" " " 122	1 50
123	" "	" " " 123	1 10
124	J. D. Ross	" " " 124	1 10
125	Echardt & Watson	" " " 125	75
126	" "	" " " 126	75
127	" "	" " " 127	75
128	A. J. Echardt	" " " 128	75
129	Echardt & Watson	" " " 129	1 10
130	" "	" " " 130	1 10
131	" "	" " " 131	1 10
132	" "	" " " 132	75
133	" "	" " " 133	75
134	" "	" " " 134	75
135	" "	" " " 135	1 10
136	Daniel Fisher	" " " 136	1 10
137	Echardt & Watson	" " " 137	75
138	" "	" " " 138	75
139	" "	" " " 139	75
144	A. J. Echardt	" " " 140	75
141	Echardt & Watson	" " " 141	1 10

TOWNSHIP OF GLACKMEYER

List of Non-Resident 1921 Taxes Unpaid at 31st December, 1921—*Continued*

Roll No.	*Name*	*Location*				*Amount*
142	Echardt & Watson	Hugh	Sub-Div.	Lot	142	1 10
143	" "	"	"	"	143	75
144	Mrs. J. M. Brown	"	"	"	144	75
145	Echardt & Watson	"	"	"	145	75
146	" "	"	"	"	146	75
147	" "	"	"	"	147	75
148	D. Edward	"	"	"	148	75
149	Echardt & Watson	"	"	"	149	75
159	" "	"	"	"	150	1 10
151	" "	"	"	"	151	75
152	S. L. Bradley	"	"	"	152	75
153	Echardt & Watson	"	"	"	153	75
154	" "	"	"	"	154	1 10
155	" "	"	"	"	155	1 10
156	A. F. Foster	"	"	"	156	1 50
157	Echardt & Watson	"	"	"	157	1 50
158	" "	"	"	"	158	1 50
159	" "	2	"	"	159	1 50
163	" "	"	"	"	163	3 75
165	" "	"	"	"	165	1 50
166	" "	"	"	"	166	1 50
167	" "	"	"	"	167	1 50
168	S. L. Bradley	"	"	"	168	1 50
169	Echardt & Watson	"	"	"	169	1 10
170	" "	"	"	"	170	1 10
171	" "	"	"	"	171	1 10
172	Unknown	"	"	"	172	1 10
173	Echardt & Watson	"	"	"	173	1 10
174	" "	"	"	"	174	1 10
175	" "	"	"	"	175	1 50
176	David McLean	"	"	"	176	1 50
177	Echardt & Watson	"	"	"	177	1 10
178	" "	"	"	"	178	75
179	" "	"	"	"	179	75
181	" "	"	"	"	181	75
182	" "	"	"	"	182	75
183	" "	"	"	"	183	1 10
184	J. D. Ross	"	"	"	184	1 10
185	Echardt & Watson	"	"	"	185	75
186	" "	"	"	"	186	75
187	" "	"	"	"	187	75
188	David Fisher	"	"	"	188	75
189	Echardt & Watson	"	"	"	189	1 10
190	" "	"	"	"	190	1 10
191	" "	"	"	"	191	75
192	Mrs. J. N. Brown	"	"	"	192	75
193	Echardt & Watson	"	"	"	193	75
194	" "	"	"	"	194	1 10
195	" "	"	"	"	195	1 10
196	Unknown	"	"	"	196	75
197	Echardt & Watson	"	"	"	197	75
198	" "	"	"	"	198	75
199	" "	"	"	"	199	75
200	Unknown	"	"	"	200	75
201	Echardt & Watson	"	"	"	201	75
202	" "	"	"	"	202	75
203	" "	"	"	"	203	1 10
204	S. L. Bradley	"	"	"	204	1 10
205	Echardt & Watson	"	"	"	205	75
206	" "	"	"	"	206	75
207	" "	"	"	"	207	75
208	S. L. Bradley	"	"	"	208	75
209	Echardt & Watson	"	"	"	209	1 10
210	" "	"	"	"	210	1 50
211	Jas. Relson	"	"	"	211	1 50
212	Fred Rutz	"	"	"	212	1 50

TOWNSHIP OF GLACKMEYER

List of Non-Resident 1921 Taxes Unpaid at 31st December, 1921—*Continued.*

Roll No.	*Name*	*Location*	*Amount*
213	Echardt & Watson	Hugh Sub-Div. Lot 213	1 50
214	“ “	“ “ “ 214	1 90
215	“ “	“ “ “ 215	2 25
217	“ “	“ “ “ 217	3 00
218	“ “	“ “ “ 218	2 25
219	“ “	“ “ “ 219	1 50
220	Alfred Lapage	“ “ “ 220	7 50
221	Echardt & Watson	“ “ “ 221	1 50
222	“ “	“ “ “ 222	1 10
223	“ “	“ “ “ 223	1 10
224	S. L. Bradley	“ “ “ 224	1 10
225	Echardt & Watson	“ “ “ 225	1 10
226	“ “	“ “ “ 226	1 10
227	“ “	“ “ “ 227	1 10
228	S. L. Bradley	“ “ “ 228	1 10
229	Echardt & Watson	“ “ “ 229	1 10
230	“ “	“ “ “ 230	1 10
231	“ “	“ “ “ 231	1 10
232	David McLean	“ “ “ 232	1 10
233	Echardt & Watson	“ “ “ 233	1 10
234	“ “	“ “ “ 234	1 10
235	“ “	“ “ “ 235	1 10
236	David McLean	“ “ “ 236	1 10
237	Echardt & Watson	“ “ “ 237	1 10
238	“ “	“ “ “ 238	1 10
239	“ “	“ “ “ 239	1 10
240	David McLean	“ “ “ 240	1 10
241	Echardt & Watson	“ “ “ 241	1 10
242	“ “	“ “ “ 242	1 10
243	Echardt & Watson	“ “ “ 243	7 10
244	Hewson, R. H	“ “ “ 220	50
245	“ “	“ “ “ 23	1 90
246	Jos. Bradette	“ “ “ 22	1 10
247	Alvin Boudin	“ “ “ 102	1 10
248	F. B. G. Hugh	“ “ “ 24	1 10
249	G. Fleming	“ “ “ 25	1 10
250	“ “	“ “ “ 26	1 10
251	Sydney Warner	“ “ “ 28	4 50
252	Alphonse Bradette	“ “ “ 29	1 10
253	Thos. Tuppening	“ “ “ 32	1 10
254	Peter Walsuk	“ “ “ 38	1 10
255	“ “	“ “ “ 101	1 10
256	John Sutton	“ “ “ 40	1 10
257	M. W. Gray	“ “ “ 84	1 10
258	“ “	“ “ “ 85	1 10
259	Spencer Smith	“ “ “ 69	1 10
260	“ “	“ “ “ 74	1 10
261	“ “	“ “ “ 75	1 10
262	D. W. M. McDougal	“ “ “ 76	1 10
263	Austin Doheney	“ “ “ 77	1 10
264	S. H. Willis	“ “ “ 78	1 10
265	“ “	“ “ “ 79	1 10
266	“ “	“ “ “ 81	1 10
267	Mrs. S. L. Bradley	“ “ “ 63	1 10
268	Geo. Payne	“ “ “ 86	1 10
269	J. B. Pichu	“ “ “ 88	1 10
270	E. A. Pottrell	“ “ “ 80	1 10
271	Bradley Syndicate	“ “ “ 90	1 10
272	W. H. Rhodes	“ “ “ 89	1 10
273	Bradley Syndicate	“ “ “ 133	1 10
274	Jos. Marcois	“ “ “ 149	1 10
275	T. Belodeau	“ “ “ 150	7 50
276	“ “	“ “ “ 151	1 10
277	Margaret King	“ “ “ 81	1 10
278	A. D. Marry	“ “ “ 132	1 10
279	“ “	“ “ “ 153	1 10

TOWNSHIP OF GLACKMEYER

List of Non-Resident 1921 Taxes Unpaid at 31st December, 1921—*Continued.*

Roll No.	*Name*	*Location*	*Amount*
280	W. S. Carter	Hugh Sub-Div. Lot 155	1 10
281	Mrs. M. Pickney	“ “ “ 165	1 10
282	“ “	“ “ “ 210	1 10
283	Mrs. J. Hobson	“ “ “ 138	1 10
284	M. P. Stonburry	“ “ “ 148	1 10
285	“ “	“ “ “ 104	1 10
286	A. Hollinday	“ “ “ 96	1 10
287	“ “	“ “ “ 97	1 10
288	W. G. Campbell	“ “ “ 72	1 10
289	“ “	“ “ “ 93	1 10
290	“ “	“ “ “ 94	1 10
291	“ “	“ “ “ 95	1 10
292	F. C. Ainsworth	“ “ “ 99	3 40
293	Sevine	“ “ “ 36	4 10
294	“	“ “ “ 37	1 10
295	Percy Aviston	“ “ “ 1	1 10
296	B. W. Rozell	“ “ “ 98	1 10
297	“ “	“ “ “ 61	1 10
298	Mike Hyke	“ “ “ 213	1 10
299	“ “	“ “ “ 114	1 10
300	“ “	“ “ “ 247	1 10
301	“ “	“ “ “ 105	1 10
302	“ “	“ “ “ 106	1 10
303	Ed. Cupp	“ “ “ 39	2 25
304	John Booth	“ “ “ 37	4 50
305	Jos. Burger	“ “ “ 33	1 10
306	Abraham Pinion	“ “ “ 9	1 10
307	“ “	“ “ “ 10	1 10
308	Jos. Belland	“ “ “ 31	1 50
309	J. G. Talbot	“ “ “ 140	1 10
310	J. G. Chris. Downey	“ “ “ 164	1 10
311	“ “	“ “ “ 163	1 10
312	R. A. Tinlu	“ “ “ 59	1 10
313	“ “	“ “ “ 60	1 10
314	“ “	“ “ “ 61	1 10
315	“ “	“ “ “ 62	1 10
316	F. A. Clute	“ “ “ 146	1 10
317	Ernest Brockman	“ “ “ 216	1 10
318	“ “	“ “ “ 217	1 10
319	Adam Emard	“ “ “ 31	3 00
320	Peter Flynn	“ “ “ 107	1 10
321	Phillip Berger	“ “ “ 116	1 10
322	Olvin Buden	“ “ “ 116	1 10
323	A. Crove	“ “ “ 23	1 10
324	A. Master	“ “ “ 110	1 10
325	Percy Wharton	“ “ “ 33	3 35
326	John Master	“ “ “ 34	3 75
327	T. E. Rice	“ “ “ 41	1 10
328	“ “	“ “ “ 65	1 10
329	Bradley Syndicate	“ “ “ 66	1 10
339	“ “	“ “ “	150 00
			213 25

Summary

Page 10	$69 05
Page 9	65 25
Page 8	64 90
Page 7	50 60
Page 6	60 55
Page 5	65 50
Page 4	213 25
Total	$589 10

Subject to our letter dated June 10, 1922.

TOWNSHIP OF GLACKMEYER

List of 1921 Taxes Unpaid at 31st December, 1921.

Blount School Section.

Roll No.	*Name*	*Location*				*Other Rates*
1	J. Webster	Con.	1	Lot	21	21 10
2	Thos. Agan	“	1	“	22	31 50
3	Wm. Allan	“	1	“	23	20 60
4	L. Davois	“	1	“	24	17 00
5	Jas. Cowan	“	1	“	26	21 40
6	Thos. Rowan	“	1	“	27	23 50
7	R. A. Dodds	“	1	“	28	30 25
8	Hugh McLean	“	2	“	22	18 90
10	Emery Wathur	“	2	“	21	19 95
11	Jos. Gardner	“	2	“	23	20 45
12	John McPhee	“	2	“	24	22 45
13	Geo. Sawyer	“	2	“	28	22 45
14	A. Pinion	“	2	“	27	25 20
15	Sandy McGilvray	“	3	“	26	16 70
16	Wistley Knight	“	3	“	27	15 85
17	Mike Budgman	“	3	“	28	30 85
18	Geo. Cowan	“	1	“	1	32 85
19	Lorance Farby	“	1	“	2	20 15
20	Jos. Chapman	“	1	“	3	32 85
21	Mike Steen	“	1	“	4	29 50
22	Herbert Hannah	“	1	“	5	22 05
23	Fred Chapman	“	1	“	6	22 35
24	David Hannah	“	1	“	7	23 75
25	Chas. Sawyer	“	2	“	1	19 00
26	Clarence T. Welkin	“	2	“	3	19 40
27	William Kutwig	“	3	“	1	20 80
28	Harold Wilkins	“	3	“	2	21 65
29	Ludwing Hoyd	“	3	“	3	16 25
30	G. McDonald	“	3	“	5	15 75
31	Harvy Trench	“	3	“	6	15 65
32	Henry Curry	“	10	“	2	17 00
33	Geo. Cowan	“	10	“	1	18 70
34	Wm. Woods	“	10	“	3	16 25
35	Daniel Currie	“	10	“	6	15 85
36	Alvin Moore	“	11	“	149	18 70
37	Ernest Cox	“	11	“	2	17 30
38	Wm. Warner	“	11	“	4	16 80
39	Stanley Francis	“	11	“	5	16 05
40	A. W. Golding	“	12	“	2	86 95
41	Henry Chapman	“	12	“	1	29 20
42	A. W. Golding	“	12	“	3	21 10
43	Carnest, Phillips	“	12	“	4	21 95
44	B. Chapman	“	12	“	5	21 50
45	Jas. Hannah	“	12	“	6	15 95
46	Thos. Symington	“	12	“	7	22 15
279	G. B. Fisher	“	10	“	27	10 35
280	Sam. Brunet	“	10	“	28	12 70
305	F. Dumoulin	“	11	“	26	10 65
307	F. Foster	“	11	“	28	13 15
329	J. Beaudry	“	12	“	21	17 65
330	M. McLean	“	12	“	22	15 85
331	P. McLean	“	12	“	23	16 60
332	W. Whallan	“	12	“	24	11 60
333	W. Deloze	“	12	“	25	11 50
334	H. Murphy	“	12	“	26	17 65
335	S. Watson	“	12	“	27	13 85
336	R. Foster	“	12	“	28	21 95
						1,199 10

Summary

Page 2	1,025 60
Page 1	173 50
Total	1,199 10

Subject to our report dated June 10, 1922.

TORONTO, June 21st, 1922.

TO THE MAYOR AND COUNCIL
of the Township of Martland.

Gentlemen:

Acting under appointment from the Provincial Municipal Auditor, confirmed by an order-in-council, dated 16th May, 1922, the undersigned conducted an investigation into the affairs of the Township, covering the years 1920 and 1921 inclusive. No specified complaints were made by the petitioners, only that satisfactory information regarding the affairs of the Township was not available.

I have completed the audit, and report thereon as follows:

ASSESSMENT ROLL.

The assessment roll in each year was compared with the collector's roll, but in no year was it found to be an exact copy of the collector's roll. The roll was written in pencil, and in many instances figures were changed with the result that it was impossible to check some items to the collector's roll with any degree of certainty. In many instances all the columns were not added; this should always be done, otherwise a great deal of time is lost in trying to agree the totals. This roll should be carefully prepared in ink, and under no circumstances should any changes be made after completion unless authorized by the Court of Revision.

The collector's roll should be an exact copy of this roll page by page, the totals of each column should be carried to the back of the roll and summarized; this was not done.

Alterations in the rolls ordered by the Court of Revision were not made in red ink; this should have careful attention. In the year 1920, roll number 144, the Court of Revision ordered a change in assessment from $160.00 to $120.00; this change was not made. Assessor's affirmation was not attached to the rolls in any year. On completion of the roll the assessor should fill up Form 7, same being affixed to the back of the roll, In few instances were the dates of delivery of notices entered, this is important.

Assessment rolls for years 1920 and 1921 were checked into the collector's roll item for item for the same period. A list of the differences are undernoted:—

YEAR 1920

Folio	*No. on Roll*	*Assessment*	
1	6	$1,244 00	Entered $1,245 00 in collector's roll
1	7	378 00	Entered 374 00 in collector's roll
6	126	964 00	Entered 969 00 in collector's roll
6	117	202 00	Entered 200 00 in collector's roll
2	10	859 00	Entered 459 00 in collector's roll
3	55	175 00	Entered 100 00 in collector's roll
4	105	294 00	Not entered in collector's roll

YEAR 1921

Folio	*No. on Roll*	*Assessment*	
5	127	364 00	Entered $369 00 in collector's roll
6	163	1,200 00	Entered 1,300 00 in collector's roll
1	15	546 00	Entered 446 00 in collector's roll

Collector's Rolls.

The rolls were examined and verified with the treasurer's receipts from 1919 to 1921 inclusive. They were not prepared with proper care and a great deal of time had to be spent in checking same with the assessment rolls. Additions were in pencil, the total tax column not being added at all. In many instances additions were changed in one column and not rectified in another. No summaries of page totals were carried forward for recapitulation purposes in any year. The collector's final reconciliation of his roll was not on hand. This should be prepared and appended to the back of the roll. The collector did not properly balance his rolls, otherwise the following receipts handed to the treasurer and not entered in the cash book would have been located. Taxes received, $19.64 from Chas. Mercer on December 27th, 1921, not entered in cash book. Total taxes received, $256.20 entered in cash book as $255.36, a difference of 84 cents, and cash received, $89.42 entered as $89.92, a difference of 50 cents.

According to the figures a difference of $78.67 existed in the 1919 roll. The treasurer could not explain this shortage but he admitted that he had received all the cash from the collector. The treasurer has therefore been charged with the above amount, as no verification such as receipts were produced.

A resolution was passed in council allowing the collector to hold his roll until 1st June, 1922. The following abstract taken from "Suggestions Touching the Duties of Officials in Municipalities" will not be amiss.

"In many municipalities it has become a custom to extend the time for return of collector's roll beyond the 1st day of February, and in some cases for a year or more. Rolls for several years have been allowed to remain in the hands of collectors; municipalities have been borrowing money and paying interest when taxes were in arrear to an amount more than sufficient to meet all requirements of the municipality. A very little consideration will convince members of council that these are very unbusinesslike methods. The 10% which should be added by the treasurer upon all balances shown by his books cannot, of course, be added upon arrears which have not been returned to him."

The tax roll should be in the collector's hands by October 1st and returned on December 14th. If a penalty were imposed on all taxes not paid on December 15th, most of the taxes would be paid by that date. It is important that the council insist on an earlier collection of taxes, and that the rolls be returned, so that the 10% penalty can be added on May 1st.

Collector's initials as to various dates on which notices were mailed do not appear on any of the rolls. This is part of the collector's duties, and should be inserted when the notice is sent out.

Clerk's certificate was only appended in the year 1921. Collector's oath was not attached to the rolls in any year. Taxes when paid should be marked in the roll paid, and the date thereof. In many instances no date was shown.

Arrears of Taxes.

No personal or income taxes should be returned unpaid by the collector unless there are no goods which the collector could distrain for the amount.

If any of the taxes mentioned in the collector's roll remain unpaid and the collector is not able to collect the same, he shall deliver to the treasurer of his municipality an account of all taxes remaining unpaid, and in such account shall show opposite to each assessment the reason why he could not collect the same by inserting in each case the words "Non-resident" or "Not sufficient property to distrain" or "Instructed by council to return not collected" or as the case may be. He shall at the same time furnish the clerk of the municipality with a duplicate of such account, and the clerk upon receiving same shall mail a notice to each person appearing on the roll with respect to whose land any taxes appear to be in arrear for that year.

Faithful observation of the provisions of this section would ensure prompt discovery of any errors made in the collector's returns. It appears, however, in many cases to have been ignored, and it is surprising how it should be so. If the collector should omit to give credit on the roll for any payment to him, the account to the clerk and the notice by him to each ratepayer appearing to be in arrear would at once lead to the detection of such omission.

Above provisions have apparently not been complied with as no record has ever been kept of each year's arrears, with the result that it is impossible to know in what year the taxes are in arrears.

A considerable amount of unpaid taxes has been carried forward to the rolls from year to year with no apparent effort being made to collect. This laxity in collecting arrears without even adding the 10% penalty for non-payment after May 1st has meant a loss to the township.

Arrears of taxes on unoccupied lands should not be brought forward on the current tax roll, but be entered in the tax arrears register.

Part of these arrears are covered by wages due to ratepayers for work done on the roads, and not credited to the roll at this date.

Tax Collections.

No independent record is kept by the collector other than the receipts received from the treasurer when payments are made, and a carbon copy of the receipt handed to the taxpayer on receipt of the cash.

All cash received should be entered up by the collector in a cash book, the form of which is given below. Roll No., Date and Amount Received, divided as to tax or interest would be recorded therein. Receipt stub would be kept for audit purposes.

Owing to the bank being so far away, collections should be paid to the treasurer as soon as possible after receipt. Two weeks is the limited period for holding same. Transfers to the treasurer would be treated as a bank deposit, and entered therein. This system gives a clear independent check from the collector's cash book into the treasurer's cash book, resulting in accurate accounting.

Tax Collections Cash Book.

Roll No.	Date	Received from	Cash		Bank	
			Taxes	Interest	Dr.	Cr.

LEDGER.

The present method of handling the various accounts of the township is not complete. Tax collector should be debited therein with the total amount of taxes to be collected according to the roll. Credit would be made to the several levy accounts. For instance, the schools, the county, and other levies would be credited. The cash received from the tax collector would be entered in the cash book and credited to his account in the ledger. Upon the roll being returned, the taxes uncollected according to the sworn statement of the collector would be credited to his account, thus leaving no balance thereto. Payment to the schools, etc., would be debited to the respective levy accounts. At the end of the year, the ledger would therefore disclose what balances remained unpaid.

Under the present system, the preparation of statements is difficult, as the ledger does not contain the necessary information. The ledger should be balanced on a double entry system, which is the only true basis of accounting.

PAYROLLS.

Above items consist of wages due for work on colonization roads. The manner in which these payrolls have been entered in the cash book caused a great deal of trouble in trying to verify the correctness of same. Sometimes the payrolls would be entered in total, no names being shown, and on the receipt side taxes account would be credited, but at no time could the figure be agreed. If these items are to be offset by taxes, the correct way to treat the entries is to copy the names and amount from the payroll on receipt from the superintendent of roads, a contra entry for taxes being shown among the receipts for the exact amount.

Thsee payrolls do not bear the certificate of the foreman actually employed in charge of the work. This should have attention as it is important that the party responsible for the work should certify to the correctness of the payments.

MUNICIPAL CASH BOOK.

This is written up by the treasurer and judging from the items missed out altogether, the balancing of the cash has been of a very superficial nature. No record had been kept of the bank transactions, and considerable time had to be spent in writing up the bank items and reconciling with the bank book. The treasurer did not apparently understand how to record the bank transactions, but the necessary information was entered in the cash book at 31st December, 1921, and he will now be able to continue with the work.

In many instances the dates when payments were made had not been entered. It is important that all particulars be carefully made. Many entries are found in the books of treasurers which are perfectly intelligible to the treasurer himself, but do not contain sufficient information to enable one who has no personal knowledge of the circumstances to comprehend the nature of the transactions to which the entries relate. Every entry should be explicit. Memories are treacherous, circumstances which are clear and fresh in the mind of the treasurer at the date of the entry may be partially or wholly forgotten or appear in a different light, and the information necessary to explain the entries may not be available when required.

No vouchers were seen other than the cheques. A list of these missing is given elsewhere. The following items had not been entered:

Taxes received from C. Mercer, $19.64 on December 27th, 1921.

A cheque issued to Public School No. 1 for $90.00 on December 2nd, 1919, and $10.45 issued to A. Lafontaine on December 30th, 1920.

Taxes received from the collector, $78.67 to close out 1919 roll, no record seen.

Cheque issued to the Municipal World on November 26th, 1919, for $10.18 was not entered in the cash book till 15th September, 1921.

RECONCILIATION OF TREASURER'S CASH ACCOUNT.

		Dr.	Cr.
1921			
Dec. 31	Cash on hand and bank per treasurer's cash book	$593 15	
Dec. 27	Taxes received from C. Mercer	19 64	
	Cash received from collector	78 67	
1919			
Dec. 2	Cheque issued to Public School No. 1		90 00
1920			
Dec. 30	Cheque issued to A. Lafontaine		10 45
1921			
Dec. 31	By Balance in Bank		419 59
	By Cash in treasurer's hands		171 42
		$691 46	$691 46

Cash on hand was not verified by actual count, but Bank Account was verified by a banker's certificate.

MINUTE BOOK.

This book was well kept, and in good form, but was not signed by the reeve or clerk. It is bound, but not numbered or indexed. For reference purposes this is a good plan.

CHEQUES.

Cheques were in proper form. A list of missing vouchers is given elsewhere. A by-law was passed in council allowing the treasurer to sign all cheques, the reeve's signature not being necessary. These vouchers should be kept on a file to run in the same order as the cash book. This would help in the audit of the books considerably.

BY-LAWS.

By-laws were read over and found in order. No. 145 was not on hand. The treasurer stated that it had been sent to the superintendent of roads and had not been returned.

DOG TAX.

No dogs are taxed. The treasurer stated that this would have attention. There are quite a number of dogs in the township and a tax should be imposed.

INSURANCE.

No insurance is carried on the town hall. This should have prompt attention.

BONDS.

Every treasurer and collector before entering on the duties of his office shall enter into a bond to the corporation for the faithful performance of his duties.

The treasurer is not bonded, and this should have prompt attention. The collector is bonded with the Imperial Guarantee & Accident Insurance for $1,000.00, bond No. 07973, premium $7.50, expiring 1st November, 1922.

LICENSES.

At present no licenses are received by the township, while one pool parlour is known to exist.

ACCOUNTS PAYABLE.

Invoices for purchases were not seen in any year. The lack of system in carefully filing away these vouchers made a complete audit impossible. The treasurer stated that he did not think it necessary to keep these documents with any degree of care after the township auditors were through with the work.

All invoices should be attached to the pay list, when presented before council for payment. Invoices as received should be numbered in rotation and approved by the superintendent of the department to which they refer.

Council pay list is submitted herewith:

Finance Committee will show their approval by attaching their signatures in the place provided therefor, and the minutes will state, "That Council Pay List No......... of the amount of $........ which has been approved by the Finance Committee is passed in Council."

Township clerk will hand the pay list to the treasurer, who will prepare his cheques therefrom, inserting on such list the cheque number against the account to be paid.

Invoices should be kept on file according to their numerical number, and should be in the clerk's care.

COUNCIL PAY LIST No.......

Approved.......... }
.... } Finance Committee

Passed in Council....day of......19....

....

Town Clerk.

Date of Account	Invoice No.	Name of Payees	What for	Account Chargeable	Separate Items	Total Amount	Paid by Cheque

PUBLIC SCHOOLS.

Cash abstract is attached for the years 1920 and 1921, and exhibits the receipts and payments grouped under their respective headings. The township treasurer was also the treasurer for Public School No. 1. No bank account was kept, cash receipts and disbursements being entered in the township cash book, the items being copied into the school cash book.

It has been the custom of the township treasurer to deposit grants received for the school into the township funds, the item being paid over to the school at some future date. School funds should be kept entirely separate, no diversion of such being made under any consideration. The lax method of entering the school cash book was no doubt responsible for the following errors:—

A cheque issued on December 2nd, 1919 to A. Brazeau for $90.00 omitted in township cash book, and of course not copied into school cash book. Disbursements to schools totaling $413.91 in the year 1920 appeared in the school cash as $409.91, a difference of $4.00.

Levies due to schools are quite in arrears, which seems quite unwarranted. The township records do not show clearly on what year's levies the cash has been paid with the result that the exact figure due to the schools is lacking. Balance sheet figures appear to be approximately correct.

The following vouchers were missing:

1920		
Nov. 24	Louis Seguin	$30 43
Mar. 29	"La Press"	1 33
1921		
Feb. 28	Louis Seguin	41 22
Sept. 24	N. Pouliot	4 50

INSURANCE IN FORCE

PUBLIC SCHOOL NO. 1—TOWNSHIP OF MARTLAND

No.	*Name of Company*	*Amount*	*Expires*	*Property Insured*
116833	North West Fire Insurance	$1,000 00	Oct. 1, 1923	Building, Apparatus

The treasurer was not bonded. Public School No. 2 books were not examined, as the treasurer lived six miles away and he was hard to locate.

SEPARATE SCHOOLS.

The records of Separate School No. 2 are kept by R. Pilon, the treasurer, and were in fair condition. No vouchers other than the cheques were seen for the period under review.

In the year 1920 the municipal cash book showed an amount of $40.25 paid to the treasurer, which had not been entered in the school cash book. The treasurer did not understand why this had been omitted, but stated that a number of repairs had been made on school property, and had apparently not been entered. No verification other than the treasurer's statement was received regarding this omission. The cheque was therefore entered as a receipt in the school cash book. The minutes were in French and could not be read.

INSURANCE IN FORCE

Policy No.	*Name*	*Amount*	*Expires*	
90111	National Fire Insurance	$600 00	13th Sept., 1923	Building and Contents

The treasurer was not bonded.

Separate School No. 2 books were not examined as they were outside of the township.

BALANCE SHEET.

Balance sheet as at 31st December, 1921, shows a surplus in the current account of $780.99. Actual cost of the township hall to date amounting to $1,282.67 is shown on the balance sheet as the correct asset.

The lack of efficient methods in which liabilities came before the council render it impossible to give an exact statement of the liabilities. However, the figures shown on the balance sheet are thought to be fairly accurate.

TOWNSHIP AUDITORS.

The audit conducted by the local auditors seems to have been of a superficial nature, many errors had been passed by them without question.

Reconciliation of the cash book seemed to have no part in their endeavours. It is imperative that qualified men be employed, otherwise the confusion found in the records is sure to continue.

RECOMMENDATIONS.

1. That the tax roll be returned on 14th December of each year.
2. That the council impose a penalty for unpaid taxes on December 15th, so that school sections can be paid on time.
3. That a list of all arrears be kept and the date thereof.
4. That assessment and collector's rolls be summarized at end of roll and that collector's reconciliation be attached.
5. That sale of lands for arrears of taxes according to Section 142 of the Assessment Act have attention.
6. That the collector enter up in a cash book his receipts independent of the treasurer.
7. That pay lists be properly presented to the council and recorded in the minutes.
8. That a township ledger be opened, so that the preparation of figures is an easy matter.
9. That a file be procured for the proper care of records.
10. That a vault be provided for the treasurer for the safe keeping of books and records.

CONCLUSION.

I desire to thank the officials for valuable services rendered during the course of the audit.

Respectfully submitted,

ALEX. S. LEITH,
Municipal Auditor.

TOWNSHIP OF MARTLAND

BALANCE SHEET AS AT 31ST DECEMBER, 1921.

ASSETS.

Current Assets			$4,271 13
Tax Arrears	$1,141 86		
Taxes Uncollected	2,473 81		
Cash in Collector's Hands	64 45		
		$3,680 12	
Cash at Bank		419 59	
Cash on Hand		171 42	
		$4,271 13	
Capital Assets			1,988 38
Public School Supporters		$576 09	
Lands, Buildings and Improvements			
Township Hall Construction Cost to Date		1,282 67	
Equipment			
Scrapers	$50 00		
Mould	29 62		
Furniture and Fixtures	50 00		
		129 62	
		$1,988 38	
			$6,259 51

LIABILITIES.

Current Liabilities			$3,490 14
Accounts Payable		$114 85	
Wages Unpaid			
R. Pilon, Collector 1920	$60 00		
Z. Trudeau, Collector 1921	60 00		
J. Guerin, Treasurer 1920, 1921	240 00		
Pay Lists	1,247 62		
		1,607 62	
Due to School Board, 1919 Levy	$17 23		
Due to School Board, 1920 Levy	498 11		
Due to School Board, 1921 Levy	1,038 76		
		1,554 10	
Debenture By-law 145, due 15th December		213 57	
		$3,490 14	
Cash Surplus		780 99	
		$4,271 13	
Capital Liabilities			1,967 52
Debenture By-law 145, Township Hall		$1,391 43	
Debenture By-law 61, Public School		576 09	
		$1,967 52	
Ratepayers' Investment, 31st December, 1921			801 85
			$6,259 51

Audited and found correct, subject to report.

ALEX. S. LEITH,
Municipal Auditor.

Toronto, June 21st, 1922.

TOWNSHIP OF MARTLAND

SUMMARY OF CASH RECEIPTS AND EXPENDITURES

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1920.

Receipts		$4,655 93
Tax Collections—1918 Roll	$53 37	
Tax Collections—1919 Roll	1,748 19	
Tax Collections—1920 Roll	1,717 06	
No. 1 Public School (Loan)	99 00	
Provincial Railway Tax	36 48	
Colonization Road Grant	998 83	
J. B. St. Onge—Refund	3 00	
	$4,655 93	
Expenditures		
Election Expenses	$24 40	
Stationery and Printing	38 17	
Salaries and Allowances	281 00	
Roads and Bridges	2,144 26	
Board of Health	160 00	
Charity	23 75	
School Purposes	1,223 81	
Debentures Redeemed	80 47	
Interest on Debenture No. 7	78	
Debenture Coupons Redeemed	80 62	
Township Hall	416 46	
Miscellaneous	116 95	
	$4,590 67	
Cash on Hand 1st January, 1920		345 23
Balance in Bank 31st December, 1920	244 46	
Cash in Treasurer's Hands 31st December, 1920	166 03	
	$5,001 16	$5,001 16

STATEMENT OF RECEIPTS

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1920.

RECEIPTS.

Tax Collections		$3,518 62
1918 Taxes	$53 37	
1919 Taxes	1,748 19	
1920 Taxes	1,717 06	
	$3,518 62	
Provincial Railway Tax		36 48
Provincial Treasurer	$36 48	
Grants		998 83
Colonization Road Grant	$998 83	
Loan		99 00
No. 1 Public School	$99 00	
J. B. St. Onge—Refund		3 00
		$4,655 93
Cash on Hand, 1st January, 1920		345 23
		$5,001 16

TOWNSHIP OF MARTLAND

Statement of Expenditures.

For Twelve Months Ending 31st December, 1920.

Expenditures.

Election Expenses		$24 40
Sudbury Star—Printing Ballots	$4 00	
J. Guerin—Ballot Expenses	14 40	
J. Guerin—Returning Officer	4 00	
P. Picard—Printing Ballots	2 00	
	$24 40	
Printing and Advertising		38 17
Municipal World Subscription	$3 00	
J. H. Laurin—Printing Voters List, 1920	25 42	
Sudbury Star—Aevertising Voters' List	3 50	
Postage	6 25	
	$38 17	
Salaries and Allowances		281 00
J. Taylor—Councillor, 1919	$12 00	
Geo. Leroux—Councillor, 1919	13 50	
J. Pilon—Councillor, 1919	13 50	
Raoul Pilon—Collector, 1918	60 00	
Raoul Pilon—Assessor, 1920	40 00	
Urgele Lafortune—Councillor	15 00	
H. Demers—Auditor, 1919	9 00	
Jos. Guerin—Registrar	6 00	
Jos. Guerin—Clerk and Treasurer, 1919	100 00	
M. Clement—Councillor, 1920	12 00	
	$281 00	
Roads and Bridges		$2,144 26
Pay list No, 1, 1919	$34 29	
Pay List No. 2, 1919	8 99	
Pay List No. 3, 1919	5 89	
Pay List No. 7	4 90	
Pay List No. 5	10 56	
A. Lafortune—Repairing culvert	2 25	
V. Bouffard—Repairing scraper	5 25	
A Lafortune—Cedar	6 00	
A Lafortune—136 Loads Gravel, 1919	13 60	
A. Legault—Labour for 1 day	2 25	
Geo. Leroux—Cedar	1 00	
J. B. St. Onge—Reparing Parent's Culvert	1 50	
J. B. St. Onge—Cedar	2 00	
S. Monette—Nails	5 80	
Jos. Villemaire—Labour	17 83	
Freight on Sewer Pipe	5 32	
The Evans Co.—Sewer Pipes	21 82	
Alf. Monette—Blasting at Noelville	18 00	
W. Viau—Repairing Parent's Culvert	1 50	
Leon Forget—Work on Town Line	13 50	
T. Quesnel—Sawing	33 15	
O. Dionne—Repairing Bridge	2 92	
Jos. Prevost—Work on Town Line	6 75	
J. Villemaire—240 ft. lumber	9 60	
Pay List No. 1, 1920	393 56	
Pay List No. 2, 1920	119 14	
Pay List No. 3, 1920	543 35	
Pay List No. 4, 1920	184 87	
Pay List No. 5, 1920	153 26	
Pay List No. 6, 1920	101 10	
Pay List No. 7, 1920	98 38	
L. Vaillancourt—Scraper	15 00	
P. Daoust—Timber	82 00	

TOWNSHIP OF MARTLAND

Statement of Expenditures for Twelve Months Ending 31st December, 1920.—Con.

P. Daoust—Timber	59 04	
D. Demers—240 Loads Gravel	36 00	
A. Lafortune—216 loads Gravel	32 40	
Jos. Lafortune—Repair work	2 50	
A. Lafortune—Nails	48	
Alex. Taylor—Team and Labour	49 00	
David Villeneuve—1,129 ft. Lumber	39 51	
	$2,144 26	
Board of Health		160 00
Dr. Coulombe—Vaccination, 1919	$160 00	
Charity		23 75
Queen Victoria Hospital—Sam Monette	$23 75	
School Purposes		1,223 81
Public School No. 1	$413 91	
Public School No. 2	250 00	
Separate School No. 2	380 50	
Separate School No. 1, Cosby	179 40	
	$1,223 81	
Debentures and Coupons		161 09
Debenture, Public School No, 1, 1919	$80 47	
Coupons—Debenture No. 7	40 31	
Coupons—Debenture No. 8	40 31	
	$161 09	
Interest		78
Interest on Debenture No. 7	$0 78	
Miscellaneous		116 95
G. Pitre—Council share on Viau's ditch	$2 25	
Aug. Ouellette—Gravel Pit	37 50	
Jos. Guy—care of J. B. St. Onge	3 00	
W. Viau—Share of Viau Ditch	2 25	
I. Venne—Share of Chauvin Ditch	15 00	
Urgele Lafortune—Stove pipe	2 70	
J. B. St. Onge—Share of Viau Ditch	2 25	
A. Aubin—By-Law 143	25 00	
Register—By-Law 143	2 00	
Jos. Guerin—Travelling Expenses	25 00	
	$116 95	
Township Hall		416 46
Freight on Shingles	$2 50	
Jos. Lafortune—Labour	20 00	
W. Viau—Labour	36 00	
Alf. Monette—575 ft. lumber	20 12	
Israel Venne—2,030 ft. lumber	71 05	
A. Legault—Labour	10 00	
J. B. St. Onge—1,555 ft. lumber	54 42	
D. Villeneuve—1,200 ft. lumber	42 00	
E. Clement—Labour	6 00	
A. Chartrand—Carpenter	150 00	
Freight on Lime	4 37	
	$416 46	
Total Disbursements		$4,590 67
Balance in Bank, 13st December, 1920		244 46
Cash in Treasurer's hands, 31st December, 1920		166 03
		$5,001 16

TOWNSHIP OF MARTLAND

BANK RECONCILIATION.

31ST DECEMBER, 1920.

		Outstanding Cheques
Balance per Cash Book	$244 46	$1 31
Add Outstanding Cheques	130 34	30 43
		6 00
Balance per Bank Book	$374 80	15 13
		40 31
		2 60
		34 56
		$130 34

SUMMARY OF CASH RECEIPTS AND EXPENDITURES.

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.

Receipts		$4,630 79
Tax Collections—1919 Roll	$121 10	
Tax Collections—1920 Roll	994 14	
Tax Collections—1921 Roll	601 05	
Debenture Proceeds	1,500 00	
Provincial Railway Tax	36 48	
Colonization Road Grant	1,024 57	
Cosby Mason *re* Dr. Hall	84 96	
E. Demers—2,000 Shingles	15 00	
Hall Rents	5 00	
No. 1 Public School Loan	248 49	
	$4,630 79	
Expenditures		
Salaries and Allowances	$199 00	
Roads and Bridges	1,177 89	
Stationery and Printing	52 32	
School Purposes	1,484 48	
Debentures Redeemed	145 51	
Debenture Coupons Redeemed	55 74	
Public School No. 1, Loans	347 49	
Township Hall	855 76	
Township Hall (Lafortune)	10 45	
Miscellaneous	121 63	
	$4,450 27	
Cash on Hand, 1st January, 1921		410 49
Balance in Bank, 31st December, 1921	419 59	
Cash in Treasurer's hands, 31st December, 1921	171 42	
	$5,041 28	$5,041 28

STATEMENT OF RECEIPTS.

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.

RECEIPTS.

Tax Collections		$1,716 29
1919 Taxes	$121 19	
1920 Taxes	994 14	
1921 Taxes	601 05	
	$1,716 29	

TOWNSHIP OF MARTLAND

STATEMENT OF RECEIPTS FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.—*Continued.*

Provincial Railway Tax		36 48
Provincial Treasurer	$36 48	
Debenture Proceeds		1,500 00
Township Hall Debentures, By-law No. 145	$1,500 00	
Grants		1,024 57
Colonization Road Grants	$1,024 57	
Loan		248 49
No. 1 Public School	$248 49	
Hall Rents	5 00	5 00
Cosby Mason re Dr. Hall	$84 96	84 96
E. Demers, 2,000 Shingles	$15 00	15 00
		$4,630 79
Cash on hand, 1st January, 1921		410 49
		$5,041 28

STATEMENT OF EXPENDITURES.

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.

EXPENDITURES.

Salaries		$199 00
Jos. Taylor—Councillor Fees 1920	$14 50	
Jos. Taylor—Councillor Fees 1919	15 00	
R. Pilon—Collector 1919	60 00	
P. Daoust—Reeve 1919-1920	25 50	
Jos. Pilon—Councillor 1920	15 00	
Geo. Leroux—Auditor 1920	10 00	
Geo. Leroux—Assessor 1921	40 00	
Urgele Lafortune—Councillor 1920	6 00	
Azarie Chartrand—Auditor 1918-1919	10 00	
Azarie Chartrand—Poll Clerk 1921	3 00	
	$199 00	
Roads and Bridges		$1,177 89
Z. DeChamplain—2 days 1917,	$4 50	
A. Legault—Team, 1917	6 53	
A. Legault—19 hours labour, 1917	4 28	
I. Venne—Repairing plow	2 15	
Jos. Beaulieu—Nails	85	
Jos. Prevost—Town line	10 25	
Blasting at Noelville	80 30	
V. Bouffard—Nails	7 00	
S. Viau—Work at bridge	22 00	
A. Viau—Work at bridge	20 00	
A. Seguin—Labour, 1919	32 67	
Jos. Pilon—Timber	5 60	
A. Klein—Cedars	6 00	
A. Klein—Teaming ½ day, 1919	2 50	
A. Klein—Fencing gravel pit	50	
A. Viau—work on bridge	2 00	
D. Villeneuve—4,000 ft. lumber	200 00	
C. Hebert—Work on bridge	6 00	
F. Dionne—Repairing bridge	3 00	
U.F.O. Store—100 lbs. nails	6 50	

TOWNSHIP OF MARTLAND

STATEMENT OF EXPENDITURES FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.—*Con.*

Roads and Bridges.—Continued.		
U.F.O. Store—Nails	81	
Aug. Ouellette—Gravel pit	37 50	
A. Viau—Labour	4 00	
Pay List No. 3, 1919	3 11	
Pay List No. 1, 1919	3 04	
Pay List No. 4, 1919	1 80	
Pay List No. 2, 1920	9 00	
N. Desmarais—Lumber and nails	10 32	
U.F.O. Store—50 lb. nails	3 00	
Road Division No. 1, 1921	122 75	
Road Division No. 2, 1921	74 45	
Road Division No. 3, 1921	116 93	
Road Division No. 4, 1921	20 40	
Road Division No, 5. 1921	138 50	
Road Division No. 6, 1921	41 00	
Jos. Pilon—Timber	25 00	
D. Demers—Gravel	14 25	
A. Seguin—Labour	50	
Ovila Seguin—2 days labour	6 00	
O. Seguin—Repairing culvert	2 50	
Roxd Division No. 3	34 05	
Road Division No. 1	31 50	
Road Division No. 2	8 50	
Road Division No. 6	44 35	
P. Lanthier—Dynamite	2 00	
	$1,177 89	

Stationery and Printing		52 32
S. Vaillancourt—Election Ballots	7 14	
Municipal World—Stationery	10 18	
Picard—Printing Voters List, 1921	35 00	
	$52 32	

School Purposes		1,484 48
Public School No. 1	$400 78	
Public School No. 2	325 00	
Separate School No. 1—Cosby	267 60	
Separate School No. 2—Martland	491 10	
	$1,484 48	

Debentures		201 25
Debenture No. 8 (Deb. 70.20—Coupons, 10.17	$80 47	
Debenture No. 9	75 21	
Coupons No. 9	45 57	
	$201 25	

Loans and Notes		347 49
Public School No. 1, Loan, July 30th, 1920	$99 00	
Public School No. 1, Loan, Sept. 15th, 1921	248 49	
	$347 49	

Township Hall		866 21
Paul Daoust—Lumber	$8 96	
A. Legault—Labour	19 00	
Geo. Leroux—Labour	42 20	
Jos. Taylor—Labour	8 00	
V. Bouffard—Nails	25 53	

TOWNSHIP OF MARTLAND

Statement of Expenditures for Twelve Months Ending 31st December, 1921.—*Con.*

Township Hall.—Continued.		
Michand Livisque—Lime and shingles	145 20	
A. Chartrand—Salaries and supplies	165 00	
H. Chartrand—Salary	73 00	
E. Chartrand—Salary	37 50	
P. Daoust—Lumber	106 84	
U.F.O. Store—Paint	49 85	
Alcide Lafortune—Labour	2 80	
Cam. Lafortune—Labour	2 80	
U.F.O. Store—Linseed oil	1 50	
A. Chartrand—Clap-boarding	50 00	
E. Chartrand—Clap-boarding	33 00	
Azarie Chartrand—Dressing lumber	17 85	
Louis Seguin—Labour	13 60	
Adelard Seguin—Labour	13 60	
Jean Seguin—Labour	8 80	
Louis Seguin—Lumber	25 48	
U.F.O. Store—Paint	5 25	
A. Lafontaine	10 45	
	$866 21	
Miscellaneous		$121 63
W. Viau—Blasting at H. Demers	$7 00	
Mr. Page—re wharf	5 00	
Postage and Exchange	1 25	
Municipal World—3 subscriptions	3 00	
Refund to Cosby Mason *re* Resident in Scollard	5 00	
J. A. Philion—Sale of Debenture	15 00	
Hochelaga Bank Exchange	2 23	
Geo. Leroux—Fence	2 00	
Alf. Monette—Lumber	8 36	
London Concrete Co.	29 62	
Sudbury Star—Advertising Voters' List	12 40	
Imperial Guarantee Bond	7 50	
A. Chartrand—Stove pipe	1 25	
A. Chartrand—12 seats	12 00	
Royal Bank Discount	2 00	
U.F.O. Store—1 burner	45	
Freight on sewer pipe	1 57	
Bertrand—Repairing grader	6 00	
	$121 63	
Total Expenditures		$4,450 27
Balance in Bank, 31st December 1921,		419 59
Cash in Treasurer's hands, 31st December, 1921		171 42
		$5,041 28

Bank Reconciliation.

		Outstanding Cheques
Balance per Cash Book	$419 59	$85 00
Add Outstanding Cheques	206 22	10 25
		4 97
Balance per Bank Book	$625 81	6 00
		100 00
		$206 22

TOWNSHIP OF MARTLAND

RECONCILIATION OF COLLECTOR'S ROLLS

FOR YEARS 1919–1920–1921.

YEAR 1919.

	Dr.	*Cr.*
Total of Roll	$4,374 36	
Cash per Treasurer's Cash Book	....	$2,887 31
Cash Unaccounted For	....	78 67
Resolutions	....	22 83
Uncollected Taxes	....	1,385 55
	$4,374 36	$4,374 36

YEAR 1920.

Total of Roll	$4,143 55	
Cash per Treasurer's Cash Book	....	$2,774 20
Uncollected Taxes	....	1,369 35
	$4,143 55	$4,143 55

YEAR 1921.

Total of Roll	$4,281 51	
Cash per Treasurer's Cash Book	....	$581 41
C. Mercer—Not entered in Cash Book	....	19 64
Difference in Cash Book	50	84
Uncollected Taxes, 31st December, 1921	....	3,680 12
	$4,282 01	$4,282 01

Above roll has not yet been returned, but above figures are prepared to 31st December, 1921. A list shown elsewhere of uncollected taxes agrees with reconciliation.

UNCOLLECTED TAXES AT 31ST December, 1921.

No. on Roll	*Name*	*Arrears*	*1921 Taxes*	*Total*
2	Clement, M	......	$37 30	$37 30
3	Demers, H	......	5 72	5 72
4	Seguin, H	......	33 76	33 76
5	Seguin, A	......	24 56	24 56
6	Seguin, D	$9 75	18 94	28 69
7	Daoust, P	......	43 92	43 92
8	Daoust, O	......	11 79	11 79
9	Daoust, P., Jr	......	6 92	6 92
10	Laviolette, J	......	25 34	25 34
11	Legault, Ald	67 30	25 20	92 50
12	Legault, Afrien	23 13	5 81	28 94
13	Lafortune, Jos.	35 22	7 26	42 48
14	Arsenault, Chas	44 10	18 78	62 88
18	Seguin, Adelard	18 91	10 71	29 62
21	Lafortune, Alcide	......	41 03	41 03
22	Taylor, Jos	......	36 18	36 18
23	Beaulieu, Jos	......	19 60	19 60
24	Furoy, S. A	......	23 23	23 23
25	Furoy, S. A	......	5 86	5 86
26	Lafortune, C	......	10 89	10 89
27	Lafortune, C	......	29 19	29 19
29	Viau, C	11 13	21 97	33 10
31	Demers, A	......	6 80	6 80
32	Menard, Jos	......	27 13	27 13
33	Gauthier, J	......	10 31	10 31
34	Lahaie, W	8 48	8 49	16 97
35	Lahaie, A	......	12 49	12 49

TOWNSHIP OF MARTLAND

Uncollected Taxes at 31st December, 1921.—Continued.

No. on Roll	*Name*	*Arrears*	*1921 Taxes*	*Total*
36	Pitre, A.	78	13 36	14 14
37	Potvin, L.	......	10 45	10 45
38	Parent, A.	......	13 36	13 36
39	Viau, W.	21 97	24 09	46 06
41	Viau, C.	75	22 05	22 80
42	Bilodeau, P.	4 57	3 69	8 26
43	Seguin, D.	......	13 62	13 62
44	Hebert, C.	......	15 39	15 39
45	Patenaude, C.	35 86	45 01	80 87
47	Deguire, X.	1 70	6 17	7 87
48	Seguin, Geo.	......	16 10	16 10
49	Viau, A.	11 30	15 67	26 97
50	Chauvin, D.	9 97	21 83	31 80
51	Houle, A.	......	29 70	29 70
52	Doudall, S.	......	38 84	38 84
53	Doudall, D.	28 03	13 58	41 61
54	Doudall, W.	27 77	9 44	37 21
55	Demers, E.	5 13	8 23	13 36
56	Simon, Jos.	2 62	17 80	20 42
57	Croteau, Chas.	......	1 82	1 82
58	Hass, A.	......	21 33	21 33
59	Klein, A.	......	37 30	37 30
60	Klein, R.	......	5 81	5 81
62	Nelson, R.	......	10 89	10 89
63	Taylor, Ed.	......	2 90	2 90
64	Estate of J. L. Langlois	32 24	19 97	52 21
65	Thibault, L.	17 26	1 21	18 47
66	Seguin, O.	......	7 26	7 26
67	Guerin, J.	......	51 17	51 17
68	Guerin, M.	......	15 97	15 97
70	Landry, D.	2 00	88	2 88
71	Martland Cosby Co-operative	......	47 19	47 19
72	Weeks, E. J.	......	8 81	8 81
73	Weeks, E.	......	11 11	11 11
74	Weeks, H. and A.	......	7 95	7 95
75	Mercer, A.	......	17 08	17 08
76	Mercer, A.	......	10 28	10 28
77	Purcell, E.	23 86	13 02	36 88
79	Colquehoun, Jas.	......	10 19	10 19
80	Colquehoun, Jos.	......	13 31	13 31
81	Villeneuve, D.	......	18 02	18 02
82	Douglass, W.	......	17 05	17 05
83	Douglass, D.	5 49	4 60	10 09
84	Lindsay, F.	45 96	13 16	59 12
85	Lindsay, D.	18 96	7 09	26 05
86	Hill, Geo.	......	9 96	9 96
87	Chaput, W.	8 73	10 72	19 45
88	Wheeler, A.	......	10 72	10 72
89	McLean, E.	......	10 72	10 72
90	Wensley, P.	13 74	11 49	25 23
91	Hamel, A.	......	32 16	32 16
92	Coulombe, V.	......	16 93	16 93
93	Lachapelle, L.	33 10	14 66	47 76
94	Villemaire, Jos.	2 21	28 42	30 63
95	Villemaire, Jos.	......	11 17	11 17
96	Pilon, R.	24 50	40 21	64 71
97	Pilon, Jos.	......	23 47	23 47
98	Gauthier, Chas.	28 09	63 03	91 12
99	Monette, N.	......	11 83	11 83
100	Cardinal, D.	14 98	19 29	34 27
101	Cardinal, D.	23 72	10 21	33 93
102	Cardinal, D.	34 14	10 21	44 35
103	Lanthier, Albert	5 82	12 02	17 84
104	Lanthier, Albert	24 75	15 37	40 12
105	Lanthier, Arthur	......	2 11	2 11
106	Mercier, P.	23 82	27 05	50 87
107	Viau, I.	8 30	26 96	35 26

TOWNSHIP OF MARTLAND

Uncollected Taxes at 31st December, 1921.—Continued.

No. on Roll	*Name*	*Arrears*	*1921 Taxes*	*Total*
108	Ouelette, Augustine	8 12	13 06	21 18
109	Ouelette, Augustine	12 51	8 45	20 96
110	Monette, Alfred	35 96	21 20	57 16
111	Monette, Anselme	......	11 83	11 83
112	Quesnel, H	13 53	18 92	32 45
113	Quesnel, H	7 87	7 57	15 44
114	Daoust, Wm	......	35 39	35 39
115	Daoust, Wm	......	10 16	10 16
116	Demers, H	10 00	43 21	53 21
117	Venne, I	......	36 86	36 86
118	Venne, I	......	23 54	23 54
119	Carriere, A	7 64	46 12	53 76
120	Gauthier, N	......	16 38	16 38
121	Prevost, Alf	......	27 20	27 20
122	Dussault, F	......	22 81	22 81
123	Simon, H	5 52	20 54	26 06
124	Daoust, Alcide	......	15 69	15 69
125	Lachapelle, Z	36 47	38 75	75 22
126	Simon, C	......	5 23	5 23
127	Dionne, O	......	3 91	3 91
128	Giroux, D	......	2 62	2 62
129	Daoust, E	......	1 31	1 31
130	Trudeau, N	8 97	10 46	19 43
131	Trudeau, Z	97	26 81	27 78
132	Ouelette, L	......	6 53	6 53
133	Dionne, X	8 01	27 86	35 87
134	Larose, A	......	20 36	20 36
135	Carriere, H	......	38 39	38 39
136	Quesnel, E	......	3 69	3 69
137	Quesnel, T	25 69	6 41	32 10
138	Quesnel, J	......	2 68	2 68
139	Lanthier, N	......	5 72	5 72
140	Dorion, G	......	11 04	11 04
142	Pednault, P	......	20	20
143	Mailloud, E	21 98	26	22 24
144	Cadeau, Alex	2 26	10 48	12 74
149	DeChamplain, Z	5 66	12 37	18 03
150	Dorion, M	......	2 50	2 50
151	Daoust, Wm	......	3 04	3 04
152	Sylvestre, R		6 06	6 06
153	Prevost, N	7 36	8 39	15 75
154	Prevost, Jos	......	6 41	6 41
155	Forget, L	......	10 21	10 21
156	Contois, U	......	26 62	26 62
157	Gautheir, J. A	......	5 02	5 02
158	Roy, E	25 20	10 50	35 70
160	Roy, O	4 32	9 52	13 84
161	Lafortune, J	6 68	6 16	12 84
162	Langlois, A	3 43	7 28	10 71
163	Prevost, Jos	......	1 99	1 99
164	Ladouceur, Jos	3 54	1 20	4 74
165	Week, H	......	5 44	5 44
166	Mercer, G. D	31 72	5 66	37 38
167	Mercer, C	......	8 96	8 96
168	Mercer, J	34 73	5 26	39 99
169	Zeitz, R	......	6 00	6 00
170	Purcell, M	12 54	9 60	22 14
171	Richer, A	5 75	3 45	9 20
172	Mercer, O	......	5 68	5 68
173	Mercer, E	6 86	5 66	12 52
174	Weeks, E	......	3 84	3 84
175	Watts, M	......	3 32	3 32
176	Lanthier, A	24 05	7 47	31 52
177	Gauthier, H	19 26	7 50	26 76
178	Gauthier, H	14 22	3 95	18 17
179	Lefebre, Jos	35 35	11 47	46 82
		$1,206 31	$2,473 81	$3,680 12

TOWNSHIP OF MARTLAND

Cheques Missing

	1920		
No. 566	May 16	A. Ouellette	$37 50
No. 616	Nov. 9	D. Villeneuve	50 00
No. 617	" 13	W. Viau	36 00
No. 654	Dec. 2	Dr. Coulombe	160 00
No. 660	" 16	I. Venne	71 05
No. 653	" 18	A. Legault	10 00
No. 661	" 27	A. Chartrand	150 00
No. 669	" 30	A. Lafortune	10 45

List of Debentures as at 31st December, 1921.

TOWNSHIP HALL.

(By-law No. 145.)

Year	*Debenture Payment*	*Coupon Payment*	*Total*
1921	$108 57	$105 00	$213 57 Paid 1922
1922	116 16	97 41	213 57
1923	124 30	89 27	213 57
1924	133 00	80 57	213 57
1925	142 31	71 26	213 57
1926	152 27	61 30	213 57
1927	162 93	50 64	213 57
1928	174 33	39 24	213 57
1929	186 54	27 03	213 57
1930	199 59	13 98	213 57
Total	$1,500 00	$635 70	$2,135 70
Principal indebtedness to Balance Sheet			$1,391 43

PUBLIC SCHOOL No. 1.

(By-law No. 61)

Year	*Debenture Payment*	*Coupon Payment*	*Total*
1913	$43 78	$77 00	$120 78
1914	46 84	73 94	120 78
1815	50 12	70 66	120 78
1916	53 63	67 15	120 78
1917	57 40	63 38	120 78
1918	61 42	59 36	120 78
1919	65 72	55 06	120 78
1920	70 33	50 45	120 78
1921	75 40	45 38	120 78
Total Paid	$524 64	$562 38	$1,087 02
1922	80 54	40 24	120 78
1923	86 18	34 60	120 78
1924	92 22	28 56	120 78
1925	98 68	22 10	120 78
1926	105 59	15 19	120 78
1927	112 88	7 90	120 78
	$1,100 73	$710 97	$1,811 70
Principal indebtedness to Balance Sheet			$576 09

TOWNSHIP OF MARTLAND

PUBLIC SCHOOL No. 1.

RECEIPTS AND EXPENDITURES

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1920.

RECEIPTS.

Municipal Treasurer	$409 91	
Government Grant	215 75	$625 66

EXPENDITURES.

Teacher's Salaries			$324 00
1920			
Feb. 13	Alice Brazeau	$10 00	
March 29	" "	15 00	
Arpil 8	" "	100 00	
April 30	" "	40 00	
June 10	" "	50 00	
June 26	" "	109 00	
Equipment and Maps			20 17
Feb. 10	Alice Brazeau—Teacher's Books	$4 16	
March 29	E. N. Moyer—Blackboard, etc	16 01	
Insurance			20 00
Sept. 30	Insurance on School House	$20 00	
Loans			99 00
June 26	Loan to Township of Martland	$99 00	
Miscellaneous			45 74
March 29	"La Press"—Advertising	$1 33	
June 10	Alcide Lafortune—Wood	8 43	
June 20	Alice Brazeau—Books	2 56	
June 20	Alice Brazeau—Brooms	2 99	
Nov. 24	Louis Seguin	30 43	
Cash on hand, 31st December, 1920			116 75
			$625 66

PUBLIC SCHOOL No. 1.

RECEIPTS AND EXPENDITURES

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.

RECEIPTS.

Cash on hand		$116 75
Municipal Treasurer	$400 78	
Government Grant	300 49	
Loans Refunded	347 49	
Non-Resident Fees	5 00	
		1,053 76
		$1,170 51

EXPENDITURES.

Teachers' Salaries			$830 30
Feb. 28	Mrs. D. Smith	$116 75	
March 13	" " "	151 00	
March 13	" " "	24 00	
June 22	" " "	198 55	
Oct. 15	Miss O. Regnier	85 00	
Nov. 16	" " "	85 00	
Dec. 22	" " "	85 00	
Dec. 27	" " "	85 00	

TOWNSHIP OF MARTLAND

PUBLIC SCHOOL No. 1

EXPENDITURES.—Continued.

Repairs				50 72
Feb.	28	Louis Seguin	$41 22	
Oct.	21	Ed. Daoust—Glass	8 25	
Oct.	22	Freight on Glass	1 25	
Equipment				5 15
Sept.	24	H. Pouliot—Water Tank	$4 50	
Oct.	22	U.F.O. Store—one Pail	65	
Loans				248 49
Sept.	15	Temporary Loan to Martland	$248 49	
Miscellaneous				35 85
March	13	Mrs. A. Chartrand—Washing Floor	$5 00	
July	4	Alice Lafortune—Brooms	1 50	
July	20	Farmers Sun—Advertising	1 75	
Oct.	22	Le Droit— "	1 50	
"	22	Farmers Sun— "	80	
"	22	Telegram— "	60	
"	22	La Patrie— "	90	
"	26	Louis Seguin—Washing Floor	5 00	
"	26	" " Starting Fire, 1919	10 00	
"	26	" " Cleaning Glass, 1921	2 00	
Dec.	22	U.F.O. Store—Broom	1 80	
Dec.	27	Leopold Guerin—Starting Fire, 1920	5 00	
				$1,170 51

SEPARATE SCHOOL No. 2.

RECEIPTS AND EXPENDITURES
FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1920.

RECEIPT.

Municipal Treasurer	$373 60	
Government Grant	424 50	
		$798 10

EXPENDITURES.

Teachers' Salaries				$575 35
1920				
March	15	Rose Brazeau	$65 85	
April	1	" "	50 00	
June	1	" "	50 00	
June	24	" "	167 50	
Oct.	1	Julian Charron	60 00	
Nov.	3	" "	60 00	
Dec.	2	" "	30 00	
Dec.	22	" "	92 00	
Other Salaries				16 00
June	24	Louis Lachapelle	$6 00	
Dec.	29	Raoul Pilon	10 00	
Fuel				25 62
May	1	Israi! Viau	$5 62	
Dec.	29	Joseph Villemaive	20 00	
Repairs				64 18
Nov.	1	Halliday Co	$53 85	
Nov.	3	Repairs	6 68	
Dec.	10	David Villeneuve	1 65	
Dec.	15	Noel Desmarais	1 00	
Dec.	16	Louis Vaillancourt	1 00	

TOWNSHIP OF MARTLAND

SEPARATE SCHOOL No. 2.

EXPENDITURES.—Continued.

Miscellaneous			21 45
Sept. 13	Insurance	$12 00	
Sept. 8	Le Droit	1 20	
Sept. 7	La Press	2 25	
Dec. 10	Halliday & Co	6 00	
Cash on hand, 31st December, 1920			95 50
			$798 10

SEPARATE SCHOOL No. 2.

RECEIPTS AND EXPENDITURES

FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1921.

RECEIPTS.

Cash on hand		$95 50
Municipal Treasurer	$498 00	
Government Grant	239 16	
Miscellaneous	38	
		737 54
		$833 04

EXPENDITURES.

Teachers' Salaries			$698 00
Feb. 7	Julian Charron	$60 00	
March 1	" "	32 00	
April 19	" "	100 00	
May 21	Jeanne Monette	3 00	
June 17	Julian Charron	75 00	
June 29	Julian Charron	123 00	
Oct. 13	Elizabeth Therrien	60 00	
Nov. 8	" "	120 00	
Dec. 27	" "	125 00	
Other Salaries			22 50
March 21	Alfred Monette	$12 50	
Dec. 23	Raoul Pilon	10 00	
Fuel, Repairs and Equipment			45 25
April 9	Israil Viau	$7 50	
April 23	Moyer & Co	32 00	
Oct. 24	S. Monette	2 75	
	Jeanne Monette	3 00	
Miscellaneous			29 77
March 1	Joseph Villemaire	$26 50	
April 1	Louis Lachapelle	85	
July 23	Le Droit	1 32	
Dec. 23	Henry Quesnel	1 10	
Cash in Bank, 31st December, 1921		$17 69	
Cash on hand, 31st December, 1921		19 83	
			37 52
			$833 04

BANK RECONCILIATION.

Cash in Bank	$17 69
Outstanding Cheques not yet cashed	36 10
Balance per Bank Book	$53 79

Outstanding Cheques	
E. Therin	$25 00
H. Quesnel	11 10
Total	$36 10

58 Wellington St. East,
December 23rd, 1922.

To the Mayor and Council,
of the Municipal Corporation
of the Town of Smith's Falls, Ontario.

Gentlemen:

Under authority of an appointment by Mr. J. W. Sharpe, K.C., Provincial Municipal Auditor, confirmed by an Order in Council, approved by His Honour the Lieutenant-Governor of the Province of Ontario, dated 29th August, 1922, I, John Clarke, chartered accountant, was instructed to make an inspection, examination and audit of the books, accounts, vouchers, and money, of the Municipal Corporation of the Town of Smith's Falls, and in accordance with such appointment, the following report is now presented.

Reasons for the Audit.

1. Enquiry in the town elicited the fact that ratepayers complained of matters affecting the financial affairs of the municipality. The information imparted was not sufficiently definite to be formulated into specific charges of any large importance. It was contended generally, however, that:

(a) The books were not in a condition to give correct information.

(b) The statements published were inaccurate and misleading, and did not show the true financial position of the municipality.

(c) Lack of system in accounts and records was alleged, and recommendations were desired for improvement.

(d) Monies raised for specific purposes were not so spent, and the destination of same could not be traced in the balance sheets presented to the ratepayers.

(e) Treatment of hydro-electric and water revenues was indefinite.

(f) Officials of the municipality made contracts with the town, and derived profit therefrom.

(g) Arrears of taxes, water rates, hydro-electric accounts were allowed to remain unpaid, and loss resulted thereby.

(h) Bonds were lacking on the officials of the corporation.

(i) Auditing was inefficiently done, the auditor's reports incorrect, and sometimes not signed.

(j) Auditor's report for the year 1920 designated a shortage in the accounts of the Waterworks treasurer. The report was not fully published, the treasurer still held office, and the manner of settling with him was vague and improper.

(k) Steady and unwarranted increase in the public debt.

(l) Largess system in vogue, as demonstrated by the various grants and donations.

(m) Money by-laws were put into effect, without the vote of the people to sanction same.

2. *Broad results* of the investigation sustain the contentions made, as will appear in the pages of this report.

Town Balance Sheet.

3. *Town Balance Sheet*, as at 31st December, 1921, is presented on

(a) Current or cash position on page 39.

(b) Capital account, or permanent works on page 40.

CASH BALANCE SHEET (A)

4. *Current Balance Sheet* on page 39 exhibits the position of current financing, indicating an available cash surplus of $2,196.51 at 31st December, 1921, without allowing for probable loss on outstanding taxes. This refers to the town accounts proper, and has no relation to the deficit in Board of Education financing as evidenced by the amount of $6,144.68 owing to the town treasury.

5. *Bank Account Balance*, $7,159.39, was agreed with the bank pass book and reconciliation statement exhibited on page herewith.

6. *Tax Collector Outstandings*, $12,359.07, is the total uncollected taxes at 31st December, 1921, and supporting schedules are attached on pages 88-94 hereto. Some of these date to 1916, and should be collected by distraint if necessary.

7. *Government of Ontario* account, $843.95 is the estimated amount due for rebates on fines, which have been withheld since 1919.

8. *Advances* to Hydro-Electric Power Commission, $460.33, is explained on schedule exhibited on page 108, and is for expenses paid out by the Town on behalf of the Commission in 1918, and has not yet been recovered.

9. *Elgin Creek* improvements, $901.62 is the residue of an amount of $1,405.00 paid out of the current bank account, under by-law 1365, and assessed as a local improvement against certain ratepayers. Special annual levy on the collector's roll of $251.69, for seven years, is to be applied against this, until the account is extinguished. Interest calculation can be adjusted each year. This account is exhibited on page ——.

10. *School Levies* overpaid, $6,144.68 represents the amount paid to the Board of Education in excess of rates levied on school supporters, as follows:

Public Schools	$4,773 28
Collegiate Institute	1,371 40
	$6,144 68

and must be recovered by adding these amounts to the levy on each class of school supporters when the next rates are struck. Some of the ratepayers being Separate School supporters makes this an important matter. These accounts are exhibited on pages 78-81.

11. *Construction Expenditure*, etc., $13,971.59 indicates the total of advances from current funds for public works in progress to 31st December, 1921, $12,157.59 and a payment on the new steam roller, $1,814.00, which total is to be replaced in the current bank account, when debentures are sold for each of these undertakings. Canadian National Railways paid $3,725.95 to the town on 30th August, 1922, as their portion of the cost of the work done on Hannibal Street.

12. *Sewer Connections*, $500.00 is estimated, in the absence of an actual inventory, as the value of numerous parts and fittings which are kept on hand for sale to users of drains, etc.

13. *Accounts Payable*, $20,064.96 is the sum needed to discharge all immediate obligations at 31st December, 1921, and the items comprising this are commented on in their order, viz:

(a) Debenture Annuities, $19,478.33 is the total of unpaid debenture instalments which were due at 31st December, 1921, and is classified by specific numbers on page 55.

(b) Creditors, $418.57 is the aggregate of expense accounts unpaid at 31st December, 1921, and these are listed on page 73.

(c) John Rath, $100.00 is a balance of salary withheld from year to year, until the final return of the collector's roll, some time in the following year.

(d) Ratepayers paid twice, $45.92 is the total of two tax bills belonging to the 1919 collector's roll, for which payment was presented twice, which shows when balancing the collector's roll of that year, and no record could be found of subsequent repayment.

(e) Separate School Board, $22.14 is the amount owing to that body for levies on Separate School supporters that have not been paid over. Statement of this is presented on page 83.

13*a*. *Reserve* for monies raised for specific purposes and diverted to other uses, $20,079.16, is fully explained in the statements indicated by the page numbers given in the balance sheet. This sum must be deposited and held in reserve until spent for the purposes for which it was raised, or else returned to the ratepayers. The procedure followed in the handling of these funds is reprehensible and constitutes a breach of trust.

14. *Surplus* shown, $2,196.51 intended to represent the excess of available cash over immediate liabilities, is a nominal one only, depending on the full collection of all assets shown in the balance sheet.

15. *Money* received from the Waterworks, $6,000.00 in 1921, said to be held for a reserve fund, is not considered in these statements, there being neither a "Reserve" nor a "Fund", the money having been used for town expenses in like manner as other sums received from the Waterworks from time to time.

Balance Sheet of Permanent Works (B)

16. *Capital Balance Sheet* on page 40 shows the standing of permanent works, and the debenture liabilities thereon at 31st December, 1921.

17. *Town Improvements*, $425,448.65, such as sewers, drains, sidewalks, roads, etc., have an estimated useful life, after which the work has to be replaced and the expenditure thereon repeated. The period of their usefulness is supposed to correspond with the term of the debenture issues, consequently the amount at which these assets are valued must coincide with the debenture liability therefor. Payments of principal, included in the debenture annuities, should be taken to reduce the asset values in the books each year, instead of crediting same to surplus, as was done in the published statement last year. Armoury site payment is credited to surplus, as such does not depreciate.

18. *Patriotic* contributions, $8,986.25 being prepaid expenses, that are to be borne by the ratepayers of future years, are carried as assets for the amount of the debenture liability outstanding, and will be reduced by the annual payments thereof until finally extinguished.

19. *Properties* managed by outside authorities, $415,004.82, viz: Waterworks, Hydro-Electric System, Public Schools and Collegiate Institute, are also listed at the amount of the debenture debt, being the extent to which the general body of ratepayers is liable. These undertakings are not the property of the citizens generally, but are held in trust by the various Commissions or Trustees for the benefit of the users thereof. Therefore it is fallacious to enter them on the Town Balance Sheet, so as to appear as part of the town surplus.

20. *New Steam Roller*, $4,000.00 is shown only at the unpaid balance for same, the remainder of the cost of it appearing among the current assets until

replaced by the proceeds of debentures, if sold, or else written off to the annual current expenses.

21. *Town Assets* with no liability attached, $76,739.72, are nominal values placed on fixed assets that have been fully paid for. These values are taken from the ledger, and are simply counted in the balance sheet to give recognition thereto.

22. *Town Surplus*, $79,647.38 at 31st December, 1921, is comprised of surplus current assets, $2,196.51, and a stated interest in permanent assets of $77,450.87. Surplus in permanent assets has no real significance as a guide for town finance; what governs being the value of the Assessment Rolls as against outstanding liabilities.

Revenue Account.

23. *Revenue Account* is presented in comparative form for a period of five years ending 31st December, 1921, and shows an insufficiency of income each year, with the exception of 1919, when a small surplus is recorded.

24. *Total Deficit* from town financing in the five years period is estimated at $17,955.57, but has been partly met by appropriating the profits from the Waterworks to the extent of $15,477.97, leaving a shortage of $2,477.60, which was made good by a surplus existing at 31st December, 1916.

25. *Income* from all sources was checked and fully accounted for, except in cases mentioned, in proper place, in other parts of this report.

26. *Collector's Roll* levies are credited to accounts as specified in the by-law levying the rates each year. The amounts so levied differ from the actual expenditure under these headings, and in the case of general town debentures, very much so, because of the fact that Waterworks debenture payments were included in the levy as well. The excess amounts from these debenture levies are therefore used to supplement the general town rate, in meeting the general expenses of the town.

27. *Expenses* were checked, and except in instances enumerated hereafter duly authorized and covered by suitable vouchers. Owing to the make up of the accounts payable at the end of each year not being available, the amount applicable to each expense could not be applied, and so do not appear at their exact totals.

28. *Charges for Water* used by the municipality are entered at amounts in line with those adopted in the regular billing in the year 1921. No attempt was made to keep the accounts of the Waterworks entirely separate from the town, until 1921, when the debenture debt was apportioned in accordance with schedule hereto attached.

29. *Capital Outlays* charged in 1917 and 1921 were amounts not covered by debenture issues during the five year period, the first being spent on the government drain in that year, and the latter an accumulation for the other four years. These amounts had therefore to be met out of the general town rate.

Auditors.

30. *Annual Statements*, annually published, purporting to be the auditor's reports of the year, were examined with a view to ascertain whether the complaints were well founded. This scrutiny revealed:

(a) The usual form was merely a statement of receipts and disbursements.

(b) Bank balances were sometimes incorrectly stated.

(c) Liabilities were often omitted, and again inaccurately stated.

(d) Listing was sometimes confused, obviously through printing errors. Misstatements were frequent, and figures did not add.

(e) Assets were incorrectly shown and sometime omitted.

(f) Accounts were included that were no part of the town's activities.

(g) Capital items were confused with current transactions.

(h) Continuity of the surplus was never shown.

(i) Misapplication of funds was not disclosed.

(j) Monies raised for specific purposes could not be traced.

(k) Whether public enterprises were operated at a profit or loss was not made clear.

(l) Tax arrears were written off without explanation.

(m) Auditor's report of 1920 was not fully published.

(n) Financial position of the municipality was never clearly shown.

(o) One of the auditors for the year 1921, James D. Grant, was an employee of the Corporation, and ineligible under section 232 of the Municipal Act.

31. *The work* of such officials is entitled to more consideration than has been accorded. At the time of assuming office they were unacquainted with the method of the bookkeeping and the system in vogue. They had to take things as they found them, and apparently were given no power to insist upon their own requirements. Annual statements and supporting schedules that should have been ready for their verification only, were left for them to prepare. Professional auditors are presumed to be those best qualified to serve the ratepayers, and by their experience and advice will save, many times over, the amount of their fees.

Ledger.

32. *To the absence* of any ledger in the bookkeeping system, until the year 1921, can be attributed a good deal of the confusion found in the accounts, and under the circumstances it is not to be wondered at that funds available for particular purposes were unknown, and expenditure on capital account not sufficiently covered by debenture issues.

33. *Ledger accounts* started in 1921, have not been closed off, are still outstanding and some of the balances are incorrect. Consequently the surplus account is not properly shown. All accounts should be adjusted in accordance with this statement, and all income and expenditure accounts written off into the surplus account.

34. *This condition* greatly increased our work, through the necessity of having to post up ledger accounts from all the books of original entry. Again, many of the cash book columns had to be segregated because of erroneous classification.

35. *Double Entry System* of accounting should be adhered to throughout the municipality, and trial balances drawn off at regular intervals during the year.

36. *Appropriations Ledger* could also be used to advantage by showing credits to certain accounts for particular purposes as prepared in the annual estimates.

37. *Payments made* against these appropriations would be charged thereto, and the various Committees kept informed as to the unspent balance of each appropriation.

CEMETERY.

38. *The records* for the Cemetery were found to be in very bad condition.

39. *No register* is kept of lots sold, and a permanent record of owners is lacking.

40. *An attempt* was made by marking up a map of the grounds, but this is so overmarked and torn as to be unintelligible and of no practical use.

41. *Receipts* were given to purchasers from whatever book happened to be in the office, wherein were entered receipts from other sources; the stubs of these were used to check against the entries in the town cash book, and so far as these could be traced, were agreed. Some, however, were entered in the cash book for which no stub could be found.

42. *The result* of all this is that it could not be proved that all lots sold had been paid for, nor what still remain unsold; also that no permanent record of lot owners is available. Neither could charges for single graves be verified with any particular plan.

43. *Under these circumstances,* I am absolutely unable to certify to the income from this source.

44. *Revenue Account* shows an excess of income over expenditure which has gone to meet other expenses of the municipality. Any surplus available should be expended upon embellishment of the grounds.

SEWER CONNECTIONS.

45. *Sale of these* parts for cash could only be partially checked from the stubs of the receipt books. No stock record of them is in existence, and consequently an accurate accounting could not be made.

46. *It is* of the utmost importance that quantitites of the articles be strictly accounted for as they are valuable, sometimes costing several dollars each.

47. *A system* of perpetual inventory is recommended under the supervision of a stockkeeper. No parts should be delivered from stores without the written order of the proper official.

FINES AND FEES.

48. *Information* drawn from the books of the magistrate, as to sums handed to the treasurer, was obtained with much difficulty owing to the incomplete condition of the books of the former official.

49. *The entries* were, with the magistrate's assistance, however, traced to the town cash book, with the exception of items totalling $47.50, which, when discovered, were immediately paid over to the town treasurer by the magistrate.

50. *Convictions* are duly recorded by date, but the date the fines are paid over to the town treasurer are not shown, and some lists that are sent with the cheques could not all be found in either office.

LICENSES.

51. *A very* inadequate verification of these was alone possible as no register was kept, nor any copies of licenses issued. The only available record was the stubs of the receipt books, and some of these could not be found for entries made in the cash books.

52. *To establish* a permanent record for the future, a license register should be installed which should show:

(a) Date of issue.
(b) Licensee's name.
(c) Occupation.
(d) Amount paid.
(e) Cash book folio reference.

53. *License forms* should be procured bearing consecutive numbers, with a numbered counterfoil for audit use.

Poll Tax.

54. *The only record* of these was the stubs of the receipt books, and these were checked into the treasurer's cash book.

55. *The chief constable* was entrusted with the collection of the tax, and turned the money over to the treasurer. No verification could be made of the tax by the assessment roll.

Dog Licenses.

56. *The issuance* of tags and collection of fees has been in the hands of the clerk and chief constable.

57. *Only* a rough memorandum cash book was kept in use by the clerk, and apparently no receipts were given to the owners when payments were made. This book showed the number of the tag issued, owner's name and amount paid. No balance was ever made of the tags bought and sold at the year end, nor certification recorded of the unsold tags to effect a reconciliation statement.

58. *The following* is a summary prepared from the dog cash book, and invoices noticed for tags bought:

Year 1917—Bought from Superior Manufacturing Company, Limited	225 tags	
Sold as per record book	179 "	
Difference		46 tags
Year 1918—Bought from Superior Manufacturing Company, Limited	175 tags	
Sold	171 "	
Difference		4 "
Year 1919—Bought from Superior Manufacturing Company, Limited	175 tags	
Sold	197 "	
Oversold		22 "
Year 1920—Bought from Toronto Stamp Works	200 tags	
Sold	196 "	
Difference		4 "
Year 1921—Bought from Toronto Stamp Works	200 tags	
Sold	200 "	

59. *These differences* cannot be verified by any certified inventory. In the case of 1919 and also 1921, permits to owners exceeded the tags available, and none were given for the excess.

60. *By-law 1469* was the only by-law that could be found dealing with the matter, passed 4th April, 1921, and provided for charges of:

1 Dog.—$2.10 if registered before 1st June, and $2.60 if after.
1 Bitch.—$4.10 if registered before 1st June, and $5.10 if after.

61. *It is noted* that very few bitches are recorded in the dog tax book. Assessor's figures were not available for comparison purposes.

Clerk and Treasurer.

62. *James A. Lewis* was appointed clerk under by-law 694, dated 18th December, 1905, and treasurer by by-law 1079 on 3rd November, 1913, at salaries stated therein.

63. *Salary increases* shown in the accounts each year were duly authorized by the Council.

64. *Treasurer's Bonds* were examined, and the one now in effect is for $10,000.00, guaranteed by two private persons, John Herbert and Albert James Plunkett. This was given in 1922.

65. *Bond for former years* was dated in 1913, and remained until the one above stated was substituted. The sureties were Robert Lewis and James McCreary. I understand that one of these gentlemen has been dead for some time. This fact emphasizes the remark made elsewhere in this report that the best form of bond are those issued by Fidelity Companies. The premium each year is small, and the security easily realizable in case of need.

66. *It is the duty* of Council to annually enquire into the sufficiency of the treasurer's security, and cause the result of same to be entered in the minutes. S. 222, ss. 3.

Cash Books.

67. *Cash Books* were audited for the entire period and all income accounted for, with the exceptions mentioned elsewhere in this report. Payments were often unsupported by proper vouchers, and numerous disbursements were made without authority of the Council.

68. *Cash abstract* in comparative form for five years ending 31st December, 1921, is exhibited on pages 70-71 herewith. Receipts and payments of a capital nature were often put through the current bank account, instead of the "Local Improvement" bank account provided.

69. *Bank Accounts* were carefully examined and the balance verified with the bank pass books. A reconciliation statement of same is shown on page —.

70. *Deposits*, with the exception of 1921, were not entered properly in the cash books. It had been the practice to enter the monthly deposits in one lump sum, and consequently, comparison of daily deposits with cash book entries could not readily be made. The daily receipts, however, I compared with the bank books, and generally proved the deposit of monies on the proper dates.

71. *Collector's Cash Book* records were checked with those of the town treasurer, and all amounts paid over were found to be duly entered. Errors were discovered in the analysis of the collector's cash book, thereby causing a misstatement of the sums from each source. Errors of like character were also found in the town cash book.

72. *Receipts* from other sources were also checked, with the books of original entry, or whatever record was available, and as far as this permitted, agreement was made. The only vouchers available in many of these cases were the stubs of the receipt books, and as far as comparison with cash book entries went, fairly satisfactory. The main drawback is that these books are not of any recognized official form, nor print numbered, so that all may be accounted for. There is also a lack of uniformity of size, shape, and method of use.

73. *Bank Loans* in the form of discounted notes, by Council authority, were verified, and all liability for same discharged at 31st December, 1921, except those of an indirect nature, by Hydro-Electric Commission borrowings.

74. *Library Fund* receipts are donations from the Frost Estates, and could not be verified by any vouchers in that behalf.

75. *Vouchers*, other than the cheques, were found to be in very poor form during the whole period, many of them are mere scraps of paper, illegibly written on in pencil. Very few of the invoices bear any certification, and very many are missing. Filing of these was very inadequately done, and they were not readily found, resulting in the loss of considerable time during the course of the audit. Many accounts are not paid promptly, some of the bills, it was noticed, are held back several months before being submitted for payment.

76. *Many payments* have been made without any authority for them being contained in the minute books of the Council. The custom has been to pass a by-law at the end of the year, embracing all payments made in the preceding months. These by-laws referred to an attached list, without stating any total, and afford no protection against any number of extra sheets being added. Several pages were in fact added, being written in pen and ink as distinct from the remainder, which were typewritten. Sometimes accounts were authorized to be paid without stating the amounts.

77. *Cheques issued* to pay debenture annuities when due were nearly all signed by the town treasurer only, the mayor's signature was missing. Numerous other expense cheques were signed in the same way and so paid by the bank.

78. *The following cheques* paid to Mayor Code in contravention of Section 54 of the Municipal Act:—

Cheque No. 27—21st January, 1919—$14.35 for hay sold.
" " 107—18th March, 1919—$70.50 for rent of boiler.

CONTRACTS.

79. *Contracts* entered into by the Council for construction work are not fully recited in the minute books of the municipality, nor are any minutes kept of the proceedings of the various Committees, having charge of specific matters.

80. *No record* was therefore available of what tenders were received in connection with various works.

81. *The full amount* of the contracts is seldom stated, only the rate per unit being given, viz.: per foot, or ton. No limit is mentioned of the quantity required.

82. *The only* written contracts that could be found were as follows:

(a) John McDonald, 8th October, 1919, for work at Elgin Creek. This is stated at prices per cubic yard for excavations and filling, and at a rate per foot for laying pipe. Building manholes at prices for a certain amount for each.

(b) P. R. Tryhorn, 16th September, 1920, for construction of new Fire

Hall on Church Street to cost $11,200.00, to be completed by 15th December, 1920, according to a specified plan.

83. *Contract* for building the Fire Hall was never completed. The foundation work only has been done, and the expenditure so far has been $7,976.03. The Council, by resolution of 14th March, 1921, cancelled the contract.

84. *Rideau* Construction Company, an undertaking owned by the town engineer, was granted contract as follows:

(a) Crushing stone on south side of river at $1.45 per cubic yard, and on north side at $1.65 per cubic yard.

(b) For all crushed stone at $1.75 per cubic yard, delivered to any place in the town. Again in 1921, at $1.65 per cubic yard.

(c) Work on streets in 1922, paid for as follows:

29th August, 1922	$4,138 08
3rd October, 1922	1,277 04
	$5,415 12

85. *Affidavit* of the town engineer exhibited on page 75 of this report.

86. *Samuel B. Code* was appointed town engineer by by-law 745 on the 21st March, 1907. This by-law specified that he be paid for time spent on town work, at the rate of five dollars per day. Rate paid to him since 1919 was at eight dollars per day. No amending by-law could be found, nor any knowledge of such obtained from the town clerk to give effect to this change.

87. *Town engineer* is required by the Municipal Act to subscribe to the oath of office, exhibited in form 16 thereof, before taking office. This declaration precludes the acceptance of any contract with the municipality.

88. *The meagre information* obtainable from the minute books of the municipality, and the absence of any record of the proceedings of the various Committees, made it impossible to thoroughly check matters of this kind.

DEBENTURES.

89. *Debenture issues* were compared with the by-laws in that behalf, and the proceeds from their sale traced to the town cash book.

90. *Table* of outstanding debentures is presented on pages 48 herewith. Liability thereon at 31st December, 1921, is $848,728.57, of which total $94,748.68 is estimated as the amount due by ratepayers for special assessments as local improvements.

91. *Annual requirements* for their ultimate redemption is shown on pages 53-54. These figures will change as additional debentures are issued. Separate list is prepared on page — showing what amount will be required for special undertakings that do not apply to ratepayers generally.

92. *Calculation* of the portion chargeable to the Waterworks System is exhibited on page 52. These figures were prepared from the estimates of the town engineer, and have been adopted by the Waterworks Commission.

93. *Works undertaken* hereafter, for which the Waterworks have to bear a share of the cost, should be supported by proper estimates duly filed, and a separate series of debentures issued for the Waterworks portion. This method will make for clearness in the accounts, and avoid the confusion hitherto existing.

94. *Debenture issues* have not been properly made, as is evidenced by the capital expenditures not fully covered, as shown in the comparison presented on pages 63-66. This results in unequal charges between one year and another.

95. *Unpaid annuity* instalments, at 31st December, 1921, amount to $19,478.33, and are listed by their by-law numbers on page 55.

96. *Monies received* from the sale of debentures would be more conveniently handled if deposited always in the capital bank account, because when not separated in this way from current funds, the exact state of financing is not readily ascertained.

97. *Interest coupons* when paid should be arranged by their debenture number in numerical sequence, and so pasted in allotted spaces in a loose leaf book. A balance of the unpaid coupons can then be effected easily with a controlling account in the general ledger.

98. *Debenture register* in present use is unsuitable, very much worn, and lacking in certain essentials.

GRANTS AND DONATIONS.

99. *Grants* have been made for various purposes during the period, as exhibited on page 62.

100. *In many cases* these are made simply by resolution of the Council, in contravention of section 398 of the Municipal Act, R.S.O., 1914, which states that this must be done by by-law. In some instances payments have been made without any special resolution in that behalf.

101. *Notes* were issued for the patriotic donations, payable in equal amounts with interest added, to cover a term of five years, as follows:—

(a) Patriotic Fund....................	$10,000 00
(b) Canadian Red Cross..............	2,000 00
(c) British Sailors' Relief.............	500 00
	$12,500 00

In the revenue accounts presented herein, only the annual instalments are charged each year.

102. *No by-laws* could be found for the annual grants to the two Hospitals, and seem to have been included in the rate levied only.

PUBLIC LIBRARY.

103. *Accounts* of the Public Library were audited for a period of five years ending 31st December, 1921, and a statement of cash transactions covering the term is presented on page 100.

104. *Annual* grant from the municipality was verified with the town cash book.

105. *Receipts* from fines and readers' tickets are what the cash book shows, and could not be verified.

106. *Bank loans* raised had all been repaid at the end of this period.

107. *Vouchers* were generally presented in good form, but some for petty cash disbursements in the earlier years were lacking. Some cheques were paid on the signature only of the chairman or the treasurer, instead of both. Some small errors were discovered in the cash book, by incorrect entries of cash items.

108. *Insurance policies* were examined, and a list of same is attached.

MARKET.

109. *The public market* is rented by annual contract to Fred Horning and produced a gross revenue, which is largely spent in maintenance.

110. *The lessee* retains all market rents and fees, also any income derived from the weigh scales.

111. *Insurance policy* on the building was examined, is for $2,250.00, and is listed on the accompanying schedules.

BONUSES.

112. *Bonuses*, other than those classed as fixed assessments, granted during the period, were as follows:—

(a) Canadian Cooperage Company, Limited, were granted a free site by by-law 1264, and the town paid the rent for this to Mrs. Campbell and Mrs. Condie at $250.00 yearly, until 1920, when an additional amount was paid to M. G. Henninger of $100.00 for extra ground.

(b) International Button Company, Limited, received $700.00 in 1920, as the half cost of acquiring the site for a button factory, from Adam Foster. By-law 1431 was passed by the Council on 21st June, 1920, providing for the submission of same to the vote of the people, as required by Section 278, sub-section 2, of the Municipal Act. No record can be found that the assent of the people was obtained on this, and consequently it is illegal. In 1922, this same site was purchased back by the municipality with the intention of using it as the site for a filtration plant, of the Waterworks System, and the price paid therefore was $5,000.00. This sum was paid on 26th September, 1922, to Northern Buttons, Limited, the successors of the International Button Company, Limited, and debentures issued by the municipality to finance same. It will be seen from the declaration of C. A. Patterson, M.D., hereto attached, that whilst chairman of the Finance Committee of the municipality, he also was a director of Northern Buttons, Limited. The minutes of the Council do not show that Dr. Patterson disclosed his interest in this contract to the Council, nor that he refrained from voting thereon, as required by section 53, sub-section 3, of the Municipal Act.

MINUTES AND BY-LAWS.

113. *By-laws and Minutes* were examined, and whilst the books are well kept by the clerk, they are not sufficiently indexed. This causes considerable uncertainty in traversing enactments that are subject to amendment. A consolidation of all the by-laws would be of much benefit to the Council and auditors.

114. *The minutes* are usually clear and definite, but by not being indexed caused considerable delay during the audit.

115. *Marginal* notations of subject matter of resolutions will furnish the guide for index. It is quite impossible to readily trace the actions of Council unless this is done.

116. *Money by-laws*, in connection with certain local improvements, have not been registered as required by Section 296 of the Municipal Act; others have not had the corporate seal attached.

117. *New by-laws* have been passed without the existing ones dealing with the same matter being repealed.

118. *By-laws* that required the assent of the people thereto are seldom

supported by any certification of the clerk as to the number of votes cast for or against, nor any evidence of the promulgation of others available. It is now impossible to verify the fact whether such by-laws carried or not. The clerk is obligated to certify to Council in such a manner by section 275 of the Municipal Act, R.S.O., 1914.

ACCOUNTS PAYABLE.

119. *The absence* of any lists or intelligible memorandas relative to the current liabilities, at any date within recent years, leads to the supposition that no record was kept of the accounts payable during the year, and that the totals exhibited in the public statements each year were merely estimated.

120. *The double payment* of accounts is of easy occurrence, unless some steps are taken to show how each debt incurred is finally settled.

121. *It is the duty* of the clerk to receive and care for all invoices rendered to the town, but to accept them only when they have been properly certified by the heads of the departments or the chairman of committees.

122. *It is therefore* of the utmost importance that a proper filing system be stated, and invoices so confirmed, be preserved, and available for the auditors at the close of the year.

123. *Published Statements* each year made no allowance for the unpaid accounts of the previous year, but simply showed the cash payments for the current year. Similarly, accounts owing at the end of the year were not included in the expenses.

PAY ROLLS.

124. *The accounting* on the pay rolls was found to be one of the utmost confusion, and much time was taken up in the endeavour to reconcile the bank account with the pay rolls and cheque vouchers. This was finally done, and a reconciliation statement is exhibited on page 74 herewith.

125. *The Bank Account* was kept in the name of the clerk, and was used as a clearing account for items that are not strictly pay roll accounts at all. Such items going through being:—election expenses, delegates' travelling expenses, and in one instance, a private loan was made to the account by the town clerk.

126. *Items* that do not appear on the pay rolls as made up should not go into the account. Private loans should be absolutely discontinued. The only deposits going into this account should come from town funds, properly authorized. The bank account should be in the name of the town as a pay roll account.

127. *Greater care* is recommended in the conservation of records; cheques for four pay rolls, for the beginning of 1917 were found to be missing, as were two pay rolls for the contractor's men, and one government pay roll. Cheques were also found in various places, some being mixed up with the town cheques.

128. *The certification* as to the correctness of the pay rolls is very loose. The Street Committee members sign them, but the town engineer does not certify to those which are in the nature of constructiou work, and is work that would have to be passed by him. The only instance in which the town engineer certified the pay roll, was for the work on the stone bridge, his being the only certifying signature, and on this pay roll he himself appeared as a beneficiary.

129. *No receipt* is obtained from the workmen for pay roll disbursements, other than the endorsation on the cheques. Some of these are only endorsed by mark.

130. *Garnishee orders* were often deducted from the pay cheques, but these were not available when the audit was being conducted.

131. *Deposits* in many instances could not be agreed with the pay roll cheques drawn on the town treasurer. The differences were presumed to be those for election expense and delegates' travelling, but could only be reconciled by contrasting the total differences with the total of the cheques paid out for these purposes.

132. *Pay Rolls* were not forthcoming for the following:—

24th December, 1919	$229 05	McDonald,—Elgin Creek
13th January, 1920	100 50	McDonald
24th December, 1921	687 75	Government pay rolls

Cheques were found that made up these totals, and were used to offset, when balancing.

133. *Cheque No. 212*, dated 15th July, 1917, for $1.54 made out to Jas. A. Lewis, could not be explained by him beyond the fact that it seemed to be part of the opening balance of $4.04 at the beginning of 1917.

134. *On 16th December, 1921*, a deposit of $430.50 was made, consisting of $44.00 transfer from the Canadian Bank of Commerce, and $386.50, which Mr. Lewis states is a cheque he loaned to the pay roll account, and afterwards withdrew by cheque to reimburse himself. Both cheques were produced.

135. *Government Pay Roll* of $687.75 which the town paid to the men working on the cement wall, by numerous cheques from the pay roll account whilst waiting for the government pay, was offset in total by the cheques deposited when they arrived.

LOCAL IMPROVEMENT LEVIES.

136. *The work* of recording local improvements was very improperly done, and great improvement in the methods employed is needed to ensure a satisfactory accounting of all income from this source.

137. *The origin* of charges is from two sources, viz.:

(a) Special construction work, authorized by by-law, in which a special assessment is made on a frontage basis against property abutting on or adjoining the work.

(b) Connections made with the main sewers of the town, and assessed under a general by-law at a set rate per foot.

138. Special assessments authorized in the local improvement by-laws, could not be checked to the special assessment roll for local Improvements, because in some cases no entries were made in the roll, and in others, sufficient information was lacking in the schedules of the by-law, or sometimes with no schedules attached at all.

139. *Assessments* made for connections with main sewers are not always entered in the special assessment roll. The last list entered was in 1919, and those of earlier years could not be understood, nor satisfactory explanation given of same by the clerk.

140. *Charges* have been made direct to a taxpayer in the frontage tax books, without any supporting roll certified by the town engineer to verify same. The result is that the only records in any way complete, are the frontage tax books themselves, with no certainty that all charges that should be made are contained therein. Under these conditions, I am manifestly unable to certify to the income from local improvements.

141. The work of verifying the charges made on the collector's roll with the frontage tax books, was one of much magnitude, and a better system is needed to facilitate future audits.

142. *A Controlling Account* should be kept in the general ledger for local improvements. This would be started off with the total of unlevied assessments now in the frontage tax books; and be debited with the total of each future assessment. The total of annual levies made in the collector's roll each year would be credited thereto, as also cash commutations from a cash book column. Other adjustments would be posted to the account as they occurred. The controlling account balance should then represent the total of unlevied balances in the frontage tax books, which could be proved by listing on an adding machine.

143. *Accounts* in the frontage tax book should then be written up to show the reduced balance each year until finally extinguished. This could be done instead of posting the cash payments therein, as at present, which is altogether unnecessary, because this information is obtained by reference to the collector's roll.

144. *A further advantage* from this controlling account would be that the outstanding debt for local improvements would always be known, a matter of much importance when reciting by-laws, and for statisical and balance sheet information.

145. *Commutations* entered in the cash book could not be checked with accounts marked off in the frontage tax book, as no amounts were entered in the latter. Accounts supposed to be closed off were simply ruled across in red ink, but no amount was inserted as being paid, neither was any date or cash book folio shown to indicate where the payment might be found.

WOOD ACCOUNT.

146. *Cordwood* was purchased and sold to citizens in 1918 and 1920, and an effort was made to check the records for both years.

147. *Memorandum Cash Book* was the only record, and several items of wood delivered do not appear therein, being given without charge, viz:

1918—Collegiate Institute	6	cords
Town Hall	24¼	"
Relief	3	"

148. *The following sales* were made at less than the prevailing price of $3.75 per cord in 1918, viz:

20th April, 1918—W. H. Code	21 cords at 75c.
4th April, 1918—Thos. Sloan	3 cords at 75c.

Each of these are claimed to have paid for the cutting and drawing themselves; the cutting being at the rate of $2.25 per cord, and the drawing at 75c. making in all the price at which wood was sold.

149. *Short addition* of the cash cook on page 34 of $180.00 was rectified on page 47, and subsequently deposited on 24th July, 1918.

150. *No receipts* appear to have been given to purchasers, and carters were paid out of the takings, but in only a few instances were receipts obtained for the payments made for cartage.

151. *Summary* of wood quantities made up from the wood cash book, and other memoranda is as follows:

Year 1918	*Cords*	*Cords*
Bought from Gould's bush, through McDonald	845	
Bought from McKenna	46	
Sold as per cash book		840
Given to Collegiate		6
Given to Relief		3
Town Hall received		24½
	891	873¼
Less taken from bush not cut, by McDonald		24
		849¼
Shortage—not accounted for		41¾
	891	891
Year 1920		
Bought from Bradley	33	
" " "	20¾	
" " "	1¾	
Sold as per cash book		57
	55½	57
Difference oversold	1½	
	57	57

152. *The large shortage* in 1918 would be partly accounted for by two sales, that were made in bulk without measurement, viz:

1918—		
9th August, Taylor & Blanchard	$40 00	
6th September, Sam Giff	30 00	
		$70 00

No agreement was obtainable with Giff, and the clerk states it was only verbal.

153. *The oversold quantity* in 1920 is probably due to defect in measurement, as in the last two invoices Bradley billed for 29 cords, but was only allowed for 22½ when measured.

Town Hall.

154. *Rents received* for use of the hall are only occasional, most occupancies being gratis. The receipts are taken as shown by the cash book, no other record being available.

155. *Expense of upkeep*, shown in the revenue account, is for the maintenance of all municipal offices, and cannot be compared with the income mentioned in the preceding paragraph.

156. *Insurance Policy* on the building is for $5,000.00 as shown on accompanying schedule, and seems altogether inadequate as apparently this includes the Fire Hall also.

Assessment Rolls.

157. *Work* on the assessment rolls was very unsatisfactory. Some assessments were not clearly shown, others struck off and otherwise altered without given reason or authority. Some of the pages were incorrectly added, and the summaries wrong for each year. Erasures and overwritten figures were numerous, and many entries made in pencil. Summaries do not agree with those of the collector's rolls. Some changes appear to have been made by the clerk.

158. *Confusion* is apparent in numbering the roll entries. Numbers do not run consecutively, are often repeated, and in some instances, left blank. assessment roll numbers in certain cases do not correspond with the transcription on the collector's rolls.

159. *Changes* authorized by the Court of Revision were checked with the assessment rolls, and the following discrepancies detected:

(a) U.F.O. Co-Operative Company appealed, and in the Court of Revision minutes, the clerk was instructed to make their total assessment $22,000.00; but after making the changes, their assessment is shown as $25,560.00.

(b) In the 1921 roll, No. 108, J. M. Connerty is assessed for $6,800.00, and is entered in the collectors' roll for $6,300.00.

(c) Canada Cooperage Company, Limited, appealed, and the minutes of the Court of Revision states "Appeal granted", but no record is made as to what the revised assessment was to be.

(d) Changes were made in the assessment rolls for the undermentioned persons, for which no authority could be found in the Court of Revision minutes:

James Moran	in 1921
C.P.R. Restaurant	" "
Arthur Soper	" "
Clara Keech	" 1920
Geo. Swayne	" "

The minutes of the Court of Revision are not nearly so satisfactory as for previous years. There are no numbers placed against the appellants' names to correspond with the entries on the assessment roll. Minutes are not signed by the chairman.

160. *Names* are not always clearly shown, sometimes omitted altogether, and in some cases only the nationality of the taxpayer inserted.

161. *Indication* as to the direction of school taxes was very often omitted, which made it necessary to adopt the markings in the collectors' rolls to establish the totals for each class of school supporters.

162. *Parts of assessment*, when added together, were sometimes incorrectly totalled, and other instances of various properties for the same taxpayer not being correctly casted, resulting in wrong tax bills being rendered.

163. *Assessor's Affidavits* appended to the rolls, are incorrectly worded in some cases. No affidavit is attached to the 1921 roll.

164. Assessments are summarized on schedules hereto attached, showing also the rates levied thereon. These figures are taken from the totals shown by the collector's rolls.

165. *Fixed assessments* are established by by-law for the following:

(a) Frost & Wood Company, Limited, by-law passed 6th December, 1911, fixed the amount at $40,000.00 for ten years from 1st January, 1912. School taxes have been levied on an additional amount of $35,000.00, however.

(b) Canadian Cooperage Company, Limited, by by-law 1264 at $3,000.00 from 1st January, 1918, for four years.

(c) Malleable Castings Company, Limited, also has a fixed rate, but the by-law for same was not seen. School taxes are paid on an additional $9,000.00.

COLLECTOR'S ROLLS.

166. *Collector's Rolls* were checked for the five years ending 31st December, 1921, and numerous changes were noticed between the assessments shown in the assessment rolls, and those transcribed into the collector's rolls.

Items were also entered in the collector's rolls by the clerk that do not appear at all in the assessment rolls. Pencil figures are frequent, and errors made in combining the tax parts into one total for certain ratepayers.

167. *Affidavit of the Clerk* is appended for each year, but those of the collector are lacking. The Act requires that the roll be sworn to by the collector in a prescribed form.

168. *Tax levies* authorized by by-law each year were applied to the rolls, and summaries of same are exhibited on schedules herewith. These rates are not shown separately in the roll, as required by section 99 of the Assessment Act, and this segregation had to be done by me.

169. *Settlements* with the collector are not recorded in any books of the municipality, but these were prepared by me, and are presented in this report, showing small differences after making certain necessary adjustments.

170. *Penalties* required by the Act were added to the arrears each year, but those set out in the by-laws were sometimes inaccurately applied.

171. *List of Arrears* are shown on pages 88-94 separating the amounts for each year. The total unpaid taxes at 31st December, 1921, is $12,359.07. Some of these go back to 1916.

172. *Lists of uncollected taxes* written off are exhibited on pages 84-87. These were written off the rolls by the authority of resolutions of Council. The total dropped in this manner during the period amounts to $2,689.28, aud seems to have been the usual procedure when taxes were uncollectible, because no evidence exists of any effort made to distrain for taxes, neither were any lands sold when default was made. Affidavit of collector is also lacking, as to the fact of there being no goods or chattels to distrain. Reasons for non-collection are not stated by collector when making annual return of roll.

173. *Fixed assessments* granted to certain companies are added to as stated, in the report on the assessment rolls, for the purpose of levying school rates. The rates levied on these additional amounts are only for school maintenance, and the school debenture rates are not applied. This is a contravention of section 296, subsection E, of the Municipal Act, which explicitly states that the fixed assessment shall not affect taxation for school purposes.

174. *Collector's Bond* was examined, and is for $10,000.00 for the current year. The sureties are two local gentlemen, J. M. Connerty and John A. Johnston. This is not the best form of bond, as private individuals pass away, and immediate action is not taken to replace them. This has happened with other bonds given on account of Town Officials. Surety bonds can be obtained in reputable companies for a trifling cost, and ensure continuity of the security.

175. *Local Improvement Levies* are carried to the Collector's Roll from the Frontage Tax Book, and an effort was made to prove the accuracy of this by comparing the totals from each. This could not be done exactly, owing to the incomplete way in which some of the accounts are entered in the Frontage Tax Book, but an approximate agreement was obtained.

175*a*. *Street Oiling* By-law No. 1352 passed 17th June, 1918, specifies levies to be made on certain streets for this work, from the year 1918 until repealed. These charges have never been made on the Collector's Roll nor the By-law repealed.

PUBLIC SCHOOLS.

176. *Comparative Cash Statement* for the five years ending 31st December, 1921, is exhibited on page 96.

177. *Cash Book* was out of balance with the Bank Pass Book and had been so since 1918. It is therefore evident that the Bank Account was not reconciled during the last four years. I had therefore to carefully go over all of the Banking transactions in this period, and find the difference. A Reconciliation Statement is shown on page 215. A cheque to H. Kemp in 1918 for $8.46 was not entered in the Cash Book, and other small errors were adjusted.

178. *Only one Bank Account* is kept for the transactions of the Public Schools and the Collegiate Institute, and is very inconvenient when auditing the accounts, because cheques are split up when entering them, parts of the same cheque being on different pages of the Cash Book.

179. *Vouchers*, except the paid cheques, were very often lacking, and the proof that payments were charged to the correct account could not be made. Some accounts were paid although not authorized by the Minutes of the Board. Others were paid at different amounts than those authorized.

180. *Pay Rolls* are not in the best form, and only show the net amount paid to the teachers. Superannuation deduction is not shown, nor any account kept to record it. It is therefore not known whether the total amount so deducted agreed with the figure charged to the School Board by the Department of Education.

181. *In the earlier years*, the Bank paid the salaries in cash, and obtained the payee's signature on the pay roll sheet. Some were not so signed for at all, and in other instances, some person other than the payee signed for the amount.

182. *Note transactions* with the Bank for loans raised and repaid are not entered in the Cash Books, and in consequence the Books do not show the correct standing with the Bank. Note $5,000.00 outstanding at the end of 1920 was paid by the Town Treasurer in 1921, and has accordingly been charged against the School Board.

183. *No Official Register* of Teachers or other Officials showing the dates of appointment and resignation and of their salaries could be obtained. Agreements with Teachers, as required by the School Act, were almost entirely lacking.

184. *Trustees' Requisitions* on the Town Treasurer for monies levied on school supporters have not been made regularly, and the School Board is in debt to the Municipality for Public School purposes to the extent of $4,773.28, as shown on page 79 of this report. This debt must be included in the next levy on Public School Supporters in order to reimburse the Municipality.

185. *Agreement* with School Section No. 20, of the Township of Montague, dated 20th January, 1915, provided for the education of their children for an annual sum of $750.00. A new Agreement was drawn up dated 10th January, 1922, raising the amount of $1,500.00, but is only signed by the Trustees of the Township, and not by the Smith's Falls Board of Education Trustees, and does not bear the Corporate Seal.

185*a*. *Treasurer's Bond* was examined, and is for $5,000.00, dated 1897, with Messrs. Ferguson and Gray as Bondsmen. One of these gentlemen has been dead for some time. The importance of suitable bonds mentioned elsewhere in this Report is again emphasized.

186. *Insurance Policies* on School Buildings and Equipment were examined, and a list of same accompanies this report. The insurance on furniture in Central School, $1,000.00, and Johnston School, $1,500.00, seems inadequate.

187. *Amounts received* from the Town Treasurer for levy on Public School Supporters were verified with the accounts of the Municipality.

188. *Government Grants* were verified with the Department of Education, and are shown in these Statements with the Teachers' Superannuation Accounts taken off.

189. *Overdraft on the Bank* appears in the Cash Statement as $576.46 at 31st December, 1921, and must be covered by the next levy made on Public School Supporters.

190. *Ledger Accounts* should be kept on the double entry system in order to show the true condition of the School finances.

191. *Debenture issues* are a liability to the Municipality, who guarantees them, and the proceeds thereof should be shown in asset accounts in the Ledger.

192. *School properties* would then be shown at cost, liabilities fully entered, and a complete Balance Sheet drawn off the Ledger accounts.

COLLEGIATE INSTITUTE.

193. *Accounts* for the Collegiate Institute are included in the books of the Public School Board, and the same Bank Account used for both.

194. *This practice* is reprehensible, as the expenses of each cannot be accurately determined. The Collegiate Institute is supported by both Public and Separate School Supporters, by a special rate levied on all ratepayers for its upkeep.

195. *The Collegiate School Board* being a separate corporate body must keep separate books for its transactions, and its funds should be kept entirely separate from those of the Public School Board.

196. *Cash Statement* for the five years is shown on page 97 and indicates a Bank balance at 31st December, 1921, of $698.85.

197. *Bank Note* for loan in 1920 was paid by the Town Treasurer in 1921, and has therefore been charged against the School Board.

198. *Account* with the Municipality on account of School Levies has been overdrawn to the extent of $1,371.40, as shown on page 81. This debt must be included in the next levy on Collegiate School Supporters.

199. *Monies received* from the Town Treasurer were verified by entries in the books of the Municipality.

200. *Grants* from the Government were verified with the Department of Education, and those from the Counties, with the Treasurers of each.

201. Criticism of bookkeeping and methods made of the Public School Accounts, apply equally to those of the Collegiate.

SEPARATE SCHOOLS.

202. *Levies* on Separate Schools since the incorporation of the Corporation are exhibited on schedules accompanying this report, and show a final balance due to the School Board of $22.14.

203. *No requisitions* from the Separate School Trustees could be discovered.

HYDRO-ELECTRIC POWER COMMISSION.

204. Accounts of the Hydro-Electric Power Commission were audited from the inception of the system to 31st December, 1921, a little more than a period of four years.

205. By-law No. 1301 voted on by the people to establish the Hydro-Electric Power Commission was incorporated in the Statutes of Ontario in the year 1918 and any irregularities there may have been in this connection are so overcome.

206. I have to report that the accounts are in very bad condition, the system of accounting inadequate, and the methods employed entirely lacking in business efficiency. Accounts outside of the General Ledger have never been balanced, and what loss has resulted thereby cannot be definitely ascertained.

206*a*. Customers' unpaid balances for appliances sales amounted at the 20th November, 1922, to $3,168.73, of which accounts approximating $2,000.00 are considered as bad. Most of these debts are more than a year old, and some of them extend back over a period of two years. These appliances were sold on the instalment plan, the purchaser making a small deposit thereon, and in many cases have paid nothing since. No lien notes were obtained when the sale was made with the consequence that none of them have ever been repossessed. The neglect in handling these and other accounts will cause a loss of thousands of dollars to the ratepayers.

207. Customers' accounts for appliances sales are recorded on loose cards, and no controlling account is kept in the general ledger to prove that these are correct. Whether any cards are missing from the file cannot be known as the original record for the sale in many cases is on the cards, and further the counter check books in present use for invoicing, are not numbered in any sequence that would reveal any missing charges.

208. Stock cards provided by the Provincial Commission, for the purpose of keeping an inventory of appliances, have not been kept in use with the result that articles bought cannot be accounted for, nor proof obtained that all appliances not now in stock have been paid for or charged to an account. Even when an attempt was made at posting up the cards, no balance was ever struck nor agreement made with any controlling account in the general ledger. This is a matter as equally important as accounting for and balancing the cash.

209. Consumers' accounts for electrical energy sales were also examined, and the same neglect apparent in dealing with appliances applies here. Numerous accounts are in arrears and many of the users with outstanding accounts have left town. Supply of energy should be cut off when accounts are not promptly paid.

210. Energy accounts outstanding, listed from the file, amounted at 20th November, 1922, to $3,265.38, of which $984.15 are in arrears. Included in the arrears total is $523.56, the aggregate of debts of users who have left town without settlement. Bad accounts since the beginning of the Hydro Commission, known to be uncollectible, have been filed away and do not appear on the books. What these amount to cannot be definitely ascertained without first finding all the cards, and then going over them in detail.

211. The method of recording the energy charges is a very loose one, the only account being that kept on a card for each consumer, on which the charges are made from the bills rendered, when the billing is done every second month, from the meter reading cards. No recapitulation is made, and consequently no controlling account is contained in the General Ledger for same. Therefore the accounts cannot be balanced and errors in posting or missing cards cannot be avoided or traced. Meter readings are also allowed to lapse as charges are made intermittently on cards instead of on the regular bi-monthly plan.

212. Revenue accounts contained in the general ledger are merely cash receipts adjusted at the year end by a list of outstanding items drawn off the file. Shortages due to errors of posting and omissions are therefore not disclosed, neither are bad debts revealed nor discounts and allowances valued.

213. Income cannot therefore be certified to, and the entries in the cash receipts book are taken as found, after making certain necessary adjustments for statement purposes.

214. What is needed, for both appliances and energy sales, is that charges be recapitulated daily as made in suitable books, and controlling accounts kept for each in the General Ledger. Trial balances to be drawn off monthly and differences traced back and corrected. Trial balance of the energy accounts could be more conveniently done by dividing the accounts into two groups to correspond with the division made for meter reading purposes, and balances drawn off every second month in the section where the accounts are nearly paid up, on a day before the next billing begins.

215. To avoid further losses from energy accounts, it is recommended that each applicant either makes a cash deposit with the commission sufficient to cover the ordinary bi-monthly account or obtains the guarantee of a reputable citizen for the payment of his account.

216. The postings on a number of cards were checked with the cash receipts book as a test, and the following items credited on the cards could not be found in the cash book:

(*a*) W. H. Frost Estate, $16.13, 21st June, 1921.
(*b*) St. Francis Hospital, $17.92, 11th September, 1920.

How many more such can only be ascertained by going over thousands of cards at the expenditure of considerable time.

217. Account cards are kept in filing cabinet without vault accommodation, so that in case of fire the risk run in having the only records destroyed is great.

218. Insurance policies were examined and a list of same is presented on page 111. Policy in the Alliance Assurance Company, No. 3,082,056 for $2,000.00 on the lamps and appliances stock, is applicable to the old premises only, and should be changed to conform to the new quarters. Renewal receipt for policy on the Mount Royal Assurance Company, No. 167,906, could not be found. The adequacy of the amounts carried is questionable.

219. No bonds were in evidence on any of the officials or employees of the Commission.

220. Stores account for material purchased is not kept, but purchases are charged direct to capital account when new construction is in progress. Whether all of the material so charged is used on the work, or part returned to stores and used for maintenance purposes, is not known. No entries record the fact of transfers of material from one capital account to another. Inventory of unused material, at the end of each year, procured for maintenance purposes is lacking, and to what extent expense accounts should be credited thereby can only be conjectured.

221. Bank account was carefully checked, deposits being compared with entries in the cash receipts book, and all disbursements covered by suitable vouchers, except in the cases mentioned herein. The practise of issuing cheques without having the signature of the chairman of the Commission thereon, and using a rubber stamp for the signature of the manager is reprehensible, and should be discontinued. Reconciliation of the bank pass book balance with the ledger was made, and a statement thereof is exhibited on page 215.

222. Some disbursements are supported by the paid cheques only, the invoice for the account paid not being attached to the cheque, and could not be found elsewhere.

223. Telephone accounts were paid and rendered under the name of the following employees, although no authority could be found for such.

N. F. Shearer,
E. P. Laws,
D. Fisher.

224. Accounts payable at the end of each year were not considered when closing the books, with the result that liabilities of one year are paid in another and the expenses do not give a proper comparison. Power accounts were included to the 30th November only. Creditors' accounts were started on cards sometime last year but the work was not kept up.

225. Unpaid power bills to the Provincial Commission, being taken in each year to the 30th November only, does not show the true condition of affairs, the liabilities being understated and the actual cost of power used not shown.

226. Cheque payments entered in the cash book in some cases are incorrectly dissected, the wrong account being charged thereby. Interest on overdue accounts was erroneously charged to the purchase accounts, viz:—lamps and appliances, power, etc., instead of to interest account, giving a misleading interpretation of the accounts.

227. Selling expenses are charged direct to lamps and appliances, viz:—showcards, advertising, delivery, etc., instead of being shown in a separate account with the result that the gross profit on the sale of these articles is not shown, nor an intelligent understanding of this department vouchsafed to the ratepayers.

228. Note discounted at the Union Bank of Canada for $2,500.00 which matured on 3rd December, 1919, was erroneously charged by the bank to the Town Account, and the liability for notes payable included this sum, until same was paid over to the Town Treasurer in 1921.

229. Petty cash disbursements are covered by cheques on the imprest system, but the receipts which should be attached to the summary are frequently missing, and in many cases the only voucher offered is a typed slip without the payees signature, or any signature attesting the approval thereof by any official of the Commission. Such slips were put in with the words, "Account Short" as follows:

4th October, 1920	$4 55
27th June, 1921	6 80
	$11 35

which seems to imply that cash shortages existed for these amounts, and were simply written off to expense. Expenditures in December each year were not drawn for by cheque until January of the following year, and no liability was set up in the books to ensure the inclusion of these expenses in the year in which they were incurred.

230. Pay rolls were examined, but prior to 1st June, 1921, could not be properly verified. Until the 1st June, 1921, one cheque was drawn for the total of the fortnightly pay roll and each man listed thereon paid in cash. He then signed his name in a memorandum book without any connection whatever with the amount of his wages paid, and does not of course tie up with the pay roll.

231. Since 1st June, 1921, a pay roll account was opened in the Union Bank of Canada in the name of H. F. Shearer, and cheques drawn thereon

in favour of each employee entered on the pay roll. Bank statement shows a balance of $57.50 on 31st December, 1921, and represents an outstanding cheque to J. A. Scroggie.

232. Allocation of pay roll amounts to various accounts is important, especially when charges are made to capital construction, and for this reason should in every case be certified by the engineer in charge which was not done.

233. Error in posting totals from cash receipts book for month of June, 1920, occurred when posting the columns for street lighting and lamps and appliances. Each of the totals was posted into the other account.

234. Bank deposits were not always made daily, and in some cases the money withheld for several days. Some of these occurrences were as follows:

1921—From 11th May to 17th May, $2,287.97—of which over $700.00 was taken on 11th and 12th.

20th May to 28th May, 1921, $924.02—of which $307.00 was taken in on first day.

1922—From	3rd August—9th August	$449 13
"	25th Sept.—30th Sept.	144 56
"	1st Nov.—8th Nov	411 51
"	8th Nov.—13th Nov.	885 87

This is a bad practise and should be discontinued.

235. Balance sheet is presented on page 103 showing comparative figures for four years ending 31st December, 1921, and records a deficiency for each year, which has accumulated to $25,325.91.

236. Capital assets started with those of the old companies, purchased from Gould & Frost, as exhibited on page 106. The item entitled, "Plant Purchased", is fictitious, having no tangible value, and really represents the premium paid for the businesses as good will. This statement shows the purchase price of $135,000.00, and debentures were issued for this amount. Goodwill paid for would seem to include the asset referred to as "Steam Plant" as well.

Capital liabilities and reserves at 31st December, 1921, total $204,275.60, being made up as follows:

Debentures outstanding	$165,797 97
Debentures redeemed	18,927 03
Depreciation Reserve	19,550 60
	$204,276 60
and the total capital assets cost	194,627 04
showing a difference of	$9,648 56

which represents depreciation money which should be on deposit in a special restoration fund, but has been used for current purposes, helping to finance against the accumulating loss on operations. I desire to point out that by doing this the capital assets are not protected, because the depreciation reserve fund is non-existent for the above sum.

237. Method of calculating depreciation as ordered by the Provincial Commission is erroneous, for the following reasons:

(*a*) In the list of deductions for items not subject to depreciation are wasting assets that must be extinguished at the end of their life, viz:—Miscellaneous construction Expense, steam plant, and old plant.

(*b*) Way in which total deductions from capital is figured. This total is subtracted after averaging the capitalization at the beginning and end of the year, instead of before; and would be correct if the total of deductions were the same each year. But this is not so. Miscellaneous equipment has increased each year, and the result is that the amount set up for depreciation is underestimated.

238. Miscellaneous construction expense represents debenture discount account being the loss incurred by selling debentures below par. I consider that this is a war-time expense, being the abnormal cost of money raised, and as such should be written off as an expense during the term of the debentures. It is not an asset.

239. Steam plant and old plant accounts, which are assets purchased from the Gould & Frost companies, are treated as though no tangible value exists for them. If this is so, then the titles of the accounts are misnomers and misleading. This would mean that the goodwill payable for both of these plants is $33,663.40 of the purchase price of $135,000.00.

240. Building deduction from capital, $5,000.00 shown in the depreciation table, is presumed to be for the purpose of equalizing the rate of 4% per annum charged on all capital assets with the customary rate for buildings of 2½% per annum. Such being the case, the amount must necessarily be changed whenever the building value changes, but this was not done in the year 1921, when the sale of property was made to Dennis McGrath.

241. Sale of property to Dennis McGrath, on land leased from the Government at Slys Rapids, is exhibited in an account on page 109. No entries were made in the ledger to record this transaction, nor was this shown in the statement of that year. Amount of principal due under the agreement on the 10th April, 1922, has not been paid.

242. Debentures issued to 31st December, 1921, amounted to $184,725.00, of which $18,927.03 has been redeemed by annuity payments, leaving a balance unpaid at that date of $165,797.97. List of these debentures issues are given on page 48 and the annual requirement for their redemption is tabulated on page 53.

243. Reserve for debentures redeemed, $18,927.03 represents the transference of value from the debenture holders to the ratepayers when the debentures were paid off, and if the system had not been conducted at a loss would have been the interest of the ratepayers in the undertaking. Loss on operation, however, has nullified this, and made the ratepayers liable to the creditors to the extent of $15,677.35, without considering the misplaced depreciation monies mentioned in paragraph 236 or bad debts from accounts receivable.

244. Reserve for depreciation has accumulated to $19,550.80 at 31st December, 1921, being the estimated shrinkage in value of the capital assets by wear and tear for the four years. Of this sum $9,902.04 has been reinvested in the capital assets, and the differences of $9,648.56 diverted to meet the loss on operations mentioned in paragraph 236.

245. Current assets are shown together, and at 31st December, 1921, amounted to $21,739.96. This will be lessened by bad debts contained in the accounts receivable and any depreciation in the value of the appliances stock. No inventory of unused material used on maintenance work was forthcoming or any knowledge of such found in the office.

246. Accounts receivable for power and light, $4,408.97 is estimated inversely from the cash takings of January, 1922. Billing is done bi-monthly

from meter readings made during the first three weeks of the month. One half of the town is taken in alternate months. The days of January included in the January billing are offset by the days unbilled for the other half of the town in the month of December. Period allowed for discount taking brings in the greater part of the cash before the end of the month. Balances of 1921 not paid by the end of January, 1922, have not been considered, as same were not readily obtainable.

247. Accounts Receivable for appliances, $3,355.79 is taken from the ledger at 31st December, 1921, and includes bad debts that have not been allowed for. Condition of these is remarked on in paragraph 206*a*.

248. Account Receivable from Provincial Commission, $2,632.06 represents the amount due to Smith's Falls, for the proportion of surplus on the Rideau system to which the town belongs, caused by charging for power purchased a higher rate than was found necessary when the annual adjustment was made. This was made up as follows:

Year ending 31st October, 1919.........	$1,058 87
31st October, 1920.........	1,064 56
31st October, 1921.........	453 01
Interest thereon......................	$55 62
	$2,632 06

and was deducted from the account payable to the Provincial Commission in the settlement in October, 1922, with cheque amounting to $3,244.02.

249. Sundry debtors, $22.90 is for an amount due from the Provincial Commission for a credit note received.

250. Fuel on hand and prepaid insurance premiums are figures taken from the general ledger.

251. *Stock* of appliances, $6,838.54 is a ledger balance. No inventory could be found to support this.

252. *Current liabilities* at 31st December, 1921, amount to $37,417.31 and exceeds the current assets shown by $15,677.35. This is caused by the operating loss of $25,325.91 less the depreciation monies, $9,648.56, used to pay current liabilities as explained in paragraph ——.

253. *Accounts payable* to the Provincial Commission, $26,224.12 is for power purchased to 31st December, 1921, and covers a period of nine months. Other creditors are listed on page 110 herewith.

254. *Accounts payable* to the Municipality of the Town of Smith's Falls, $460.33, is explained on sheet 108 attached. This liability has never been set up in the books of the Hydro Commission. The amount shown for light account, $354.17, represents one month paid in advance for street lighting.

255. *Accruals* of interest and principal to 31st December, 1921, for debentures, under the various by-laws, are not set up in the books nor considered in these statements.

256. *Deficiency*, $25,325.91 shown at 31st December, 1921, will be greater when allowance is made for bad debts and insufficient depreciation charges.

257. *Revenue Account* in comparative form for the four years ending 31st December is exhibited on page 104 herewith.

258. *Income* is that shown by the cash book from collections, supplemented by unbilled accounts estimated at the end of each year, as shown on

sheet 105. Manner of estimating the unbilled accounts is explained in paragraph 246.

259. *Sales* of electrical energy, as residential and commercial light and power, are given at net figures, because discounts granted and allowances made are not recorded. Bad debts and missing accounts are also excluded, these being an unknown quantity. Increases are shown for each year for all kinds of energy.

260. *Street lighting* income is derived from the municipal corporation in accordance with contract in that behalf. The amount has been the same each year, which does not seem equitable in view of the fact that the cost rates were raised to the Smith's Falls Hydro-Electric Commission by the Provincial Commission.

261. *Lamps* and appliances are shown in a separate account at the foot of page 104. Sales show increases until 1921, but the rate of gross profit is a negligible quantity and will entirely disappear when the bad debts are written off and a proportionate share of office expenses charged up. Stock on hand each year could not be verified as the inventories cannot be found, so the figures are taken from the ledger as they appear. Quantities could not be checked either, because of the failure to keep the stock cards posted as reported in paragraph 208. Profits in instalment sales are erroneously credited in full to the year in which the sale was made, regardless of the fact that collections run on for two years and in some cases will never be paid at all.

261*a*. *Miscellaneous* income comprises all else including thawing pipes, and is the cash receipts from these sources.

262. *Expenses* are classified in the accounts drawn up by the Provincial Commission, but the comparison between one year and another is inaccurate on account of the unpaid accounts not being set up as a liability at the end of each year.

263. *Power* purchased was only charged in the books each year to the 30th November. This is an error of fact, and such procedure violates proper accounting principle. Also an annual adjustment is made by the Provincial Commission for the cost of power supplied to the 31st October only. No provision is made for the months of November and December.

263*a*. *Street* lighting maintenance is the annual charge for lamps supplied at cost from lamps and appliances account but no record of such could be obtained from the office, nor verification made.

264. *Auto* depreciation charged at $137.50 each year, purporting to be at the rate of 25% per annum, is incorrect, because the cost of the auto truck was $825.00, settled by the payment of three notes of $275.00 to Clarke & Lewis and not $550.00 as stated in the books.

265. *Gross* profits are shown before providing for the capital charges for debenture interest and principal, but are insufficient to cover these charges.

266. *The necessity* of providing for the debenture principal, which forms part of the debenture annuities, out of the profits from operations is governed by the Power Commission Act of Ontario, c. 39 s. 30, and is laid down in the rules affecting the financial system of that body. Furthermore the rate set as a charge for energy to consumers includes in its make-up a fraction to meet this obligation so that it were improper to take credit for this fraction in the energy sales and omit the offsetting charge in the appropriations.

267. *The auditor's* report for 1921 errs in this respect by omitting to provide for the debenture principal repayments when drafting the Balance Sheet

Accounts. It is quite obvious that unless these amounts are provided yearly financing will be impossible, as money is provided from no other source.

268. *The financial position* of the undertaking is a serious one, because if the deficits of the last four years are repeated a financing cannot be carried on without substantially increasing rates to consumers.

WATERWORKS.

269. *Audit* of the books of the Waterworks Commission was conducted in detail for the year 1921, only because an exhaustive examination was made of the accounts for a period of seven years to 31st December, 1920, by the auditors appointed for the year 1920.

270. *The result* of their findings was that the then Treasurer, Richard Craig, had falsified the accounts and misappropriated a sum of $3,008.29. This amount was paid back in 1921, but no interest was charged on this amount withheld from the Commission's funds, which extends back by yearly amounts to 1914. The loss to the Commission in consequence approximates $600.00, calculated at a rate of 6% per annum.

271. *Richard Craig* now acts as Clerk of the Commission, and keeps all of the books and renders accounts. The Union Bank of Canada acts as Collector, all water rates being payable there, and submits a record of collections daily to the Clerk, who posts same in his books. Mr. Craig also occupies the position of Division Court Clerk. W. H. Wilson fills the office of Treasurer.

272. *No bond* was forthcoming on either the clerk or the treasurer. This is unsatisfactory as the opportunity for further defalcations exists were the clerk so minded.

273. *Water rates register* containing the original charge against the consumer for water service is transcribed from one year to another by the clerk, and additions and subtractions made therein by him from verbal information supplied by the superintendent or consumer. The entries in this register cannot be verified easily owing to the absence of sufficient records in the superintendent's office. All connections made, or cut off, should be recorded by the superintendent, showing the date, basis of charge, and amount. A start on a book giving this information has been promised from 1st January, 1923. Written orders, bearing the approval of the commission, should be the original authority for these connections.

274. *A survey* of each house in the town was made by the Waterworks superintendent, in the spring of 1921, and the particulars written down in small handbooks. I could only obtain about one-third of these, and checked same into the water rates register. Numerous differences were disclosed, and no satisfactory explanation could be obtained in this connection.

275. *In order to get* a proper start with the water rates register an accurate and thorough survey should be made again in the town, and changes be made in the water register to correspond. Thereafter, the superintendent's record book should be the only authority for any changes made for water turned on and off.

276. *Allowances* were also made to consumers for various reasons, without any authority for same being recorded in the minute book of the commission. Erasures, changed and overwritten figures were also frequent without reference to authority for such.

277. *The present form* of water rates register is altogether unsatisfactory, as no balance of same is attempted until the end of the year, when all the items

marked paid are then added and contrasted with the total of the bank deposits. No verification could therefore be made that discounts were properly granted or accounts credited the same month in which payment was made. No summary was appended to the register to show that even this annual balancing was done, nor that the list of outstanding accounts corresponded with the unpaid rates shown. I had therefore to add the columns for the quarterly charges and discounts for the entire year, and amend the list of outstanding accounts at 31st December, 1921, when equalizing the totals. Canadian Pacific Railway account is incorrectly entered in the register, being always one quarter behind, and consequently does not show what is outstanding.

278. *The total* of the deposits exceeded the aggregate of the accounts marked as paid by $37.18, after allowing for all items that could be traced as exhibited on summary statement on page 117.

279. *List of unpaid rates* at 31st December, 1921, as shown by the water register, totals $3,000.43, as presented on pages 121-124 and is summarized as follows:

Consumers of 1920....................	$28 75
Consumers of 1921....................	874 14
C.P.R. 4th quarter....................	2,097 54
	$3,000 43

Most of these consumers are still getting water supplied, and apparently no effort has been made by cutting the water off to ensure payment of these arrears. Further verification of this list could only be made by communication with the ratepayers, which was not feasible. One ratepayer, James B. Lyle, 18 Davidson Street, whose account in the register showed erasures, was interviewed, and claims to have paid the $3.63 against him, but as he could produce no receipt for same the amount is accordingly listed.

280. *Water rates register* should be ruled to show debit columns:
(a) Arrears brought forward from previous quarter,
(b) Quarterly charges.

And credit columns:
(a) Discount.
(b) Cash received (one for each month in the quarter—3),

these columns to be repeated for each quarterly period, giving altogether six columns for each quarterly period. This would be more convenient in loose leaf form, with a cut leaf which could be inserted for each quarterly period. This would permit of the register being balanced monthly, and also give a proven list of the accounts outstanding each month. This form of register can be used in conjunction with a controlling account in the general ledger, and the balance proved monthly

281. *No insurance* is in force on any of the Waterwork's property, although there is an element of risk at the pumping station, where buildings, machinery and tools are stationed. Steam Boiler Accident Policy is carried in the Travellers Indemnity Company of Hartford, Connecticut, for limit of $20,000.00, and expires 19th January, 1925.

282. *Some accounts* were paid without the authority of the Commission, and others were paid at a different amount than that authorized on the minutes of the commission.

283. *Meter readings* from those now in use must be recorded on proper form, and be available for auditing purposes when required. The only record now forthcoming is the entry shown in the special consumers ledger account.

284. *Charges* for special services, such as:
(a) Tapping mains,
(b) Thawing pipes,
(c) Special items,

cannot be checked, as no proper record of same is kept by the superintendent. A record of such services should be kept daily, and be the authority for the charges in the register of consumers.

285. *Table* apportioning debenture liability to the Waterworks as per sheet No. 52 is inequitable, because of the fact that the portion of the debenture liability assessable on special frontage rates to certain ratepayers was not allowed for when the figures were compiled. This is shown by reference to the following:

By-law 969—Whole amount is assessable on special frontage rates, but Waterworks is charged with one-third of same also.

By-law 849—Frontage rates absorbs two-thirds of debt, and remaining one-third is charged to Waterworks.

286. *Bank account* was carefully checked and vouchers obtained for all payments. Reconciliation account between the bank pass book and the cash book is exhibited on page 120.

287. *Bookkeeping* must be done completely by the clerk, and all accounts be balanced before the auditors begin their work. The practice has been to leave to the auditors the balancing of the books, and finding any differences that may exist. This is no part of the auditors' duty, and burdens them with work at a time of the year when they are extremely busy.

288. *Balance sheet* is exhibited on page 114 and shows surplus assets of $4,967.79, representing profits from operations invested in the commission, and consists of the current account of the undertaking, with the exception of advances made for meters, pumps and furniture.

289. *Fixed assets* originated from the proportion of construction cost taken over by agreement with the town council, and are shown at the amount of the existing debenture liability. Valuation of plant and equipment should be separated from the other capital expenditure, so that depreciation rates could be set.

290. *Debentures* have been issued on terms of from forty to twenty years, which is the estimated life of the various works, so that when the debentures are paid off the assets for which the debt was incurred also disappear. It is therefore erroneous to credit the surplus account with debentures redeemed, and leave as an asset the original cost of the specific work when no depreciation charge is included in the accounts.

291. *Depreciation* has not been provided for in the accounts to take care of wasting assets, with the consequence that when the existing debentures for each work are paid off, the plant and watermains will have to be replaced and be financed by new debenture issues.

292. *Table* of debenture debt, exhibited on page 52, shows $228,987.41 as the estimated proportion of the original issues chargeable for waterworks construction, and is now reduced to $157,177.40. These estimates were prepared from information obtained from the town engineer and town clerk. Annual levies to redeem same are shown for each year to 31st December, 1921.

293. *New construction* cost of watermains henceforth should be separated from sewers cost before debentures are calculated, and a separate series be issued for Waterworks to avoid confusion later in the accounts.

294. *Capital expenditure* from current account in 1921, due to expenditure for new meters, is $1,304.83, and may be replaced when debentures are issued for same. Other capital assets, $1,128.40, by expenditure in other years may also be covered by debenture issues.

295. *Accounts payable* at 31st December, 1921, $597.09, were omitted from the accounts of that year, and are listed herewith on page 119. Similar omissions occur in other years, which makes an unequal comparison of expenses between one year and another.

296. *Comparative Revenue Account* for five years ending 31st December, 1921, as presented on page 115, and is prepared from the accounts as found in the books.

297. *Income accounts*, except in the years 1920 and 1921, are merely cash receipts as no correct record of outstanding accounts receivable could be readily obtained. Revenue from municipal services is an estimate only, until 1921, when a formal charge was made to the municipal corporation and the account paid in cash.

298. *Discounts* allowed to users are shown in 1921 only, because no additions were made of the discount columns in the water rates register in former years. The income shown from consumers in 1921 is accordingly larger in comparison with other years, being the gross rates.

299. *Expenses* as between one year and another are incorrect on account of the omission of accounts payable at the end of each year, and the failure to take an inventory of supplies and apply same to the accounts in like manner.

300. Salaries paid each year are listed on page 115, and consist of the regular scale plus any overtime earned.

301. *Debenture charges* are made in accordance with the table exhibited on page 52, and the corresponding amounts are shown to the credit of the municipal corporation in their account as shown on sheet 118, because of the town council having paid the whole of the annuities as they fell due.

302. *Outstanding cheques* at 31st December, 1917, were erroneously entered again in 1918, and included in the expenses of that year also, but the specific items could not be traced in the books. For this reason the total of them is deducted from the total expenses of the latter year. Difference of two cents deducted from the expenses of 1919 is due to the incorrect bringing forward of the cash balance from the previous year.

303. *R. Craig sums* deducted from the total expenses of the years 1917, 1918 and 1919, represents the amount of his misappropriation in those years, and the extent to which the expenses of each were inflated. Defalcations in 1920 were adjusted with the specific accounts in the ledger.

304. *Surplus* shown each year is the operating result, after providing for all charges except depreciation, as explained in paragraph 291, and is the profit which should go to users. Contemplated expenditures on filtration plant will incur further charges for debenture annuities, and change the operating profit into a loss and may necessitate an increase in rates to users.

305. *Surplus account* presented on page 116 shows the total net profits from Waterworks operations to be $17,711.09, of which $15,477.97 was paid over to the Municipal corporation and erroneously used for general town purposes. Most of the remainder was invested in pumps and meters as shown on the balance sheet.

306. *Current account* with the municipal corporation is exhibited on page 118, and shows the overpayment of $15,477.97 mentioned in the previous paragraph. This total includes the amount of $6,000.00 said to have been paid over to the municipal corporation for investment in a reserve fund, but as the municipal corporation has no such fund and has spent the same in the same manner as any other monies received from the Waterworks commission, this fact is not considered.

307. *The purpose* of a municipal undertaking such as this is to supply water to users at cost; therefore the profits made in the operation of the system should have gone to the consumers by way of a reduction in rates, and not to the general ratepayers of the town, as was done when same were paid over to the municipal corporation. Every citizen is not served by the Waterworks in exactly the same proportion as he contributes taxes, in fact some pay a considerable amount of taxes and at the same time make little use of the Waterworks, viz.: non-residents.

308. *Waterworks Commissioners* do not fully exercise the powers conferred on them, and fail to perform the duties for which they were elected, when they leave to the town council the making of contracts which effect the management of the Waterworks. Section 35 of the Public Utilities Act, c. 204, s. 35, is very explicit in this regard.

309. *A site* has been purchased by the town council for a filtration plant and debentures sold therefor amounting to $5,000.00, and this matter has not been passed on by the Waterworks Commission at all. The council have the right, however, to undertake such by power granted by the Local Improvement Act.

310. *Figures* shown in these statements are not in accordance with those shown in the ledger of the Waterworks Commission, and adjusting entries will be necessary in the books to bring them into agreement.

311. *I am* indebted to your clerk, Mr. Jas. A. Lewis, for his constant and courteous attention to my requirements, and to other officials of the town for the obliging manner in which they have assisted in giving information.

All of which is respectively submitted.

JOHN CLARKE,

Chartered Accountant.

Summary of Recommendations.

1. Double entry system of bookkeeping throughout the municipality.
2. Auditing by professional firms, and not leaving the whole task until the year end.
3. Fidelity bonds be obtained from surety companies on all officials.
4. Separate banking of capital monies and levies made for specific purposes and retained there until spent only for that purpose.
5. Inclusion of all liabilities in books before making up statements.
6. Checking of printer's proofs of annual statements before publication.
7. Appropriations ledger for budgetary system.
8. Increase in amount of certain fire insurance policies.
9. Annual closing of general ledger revenue accounts into surplus, and drawing off monthly trial balances.
10. More suitable debenture register, and new book in place of present worn one; loose leaf book system for filing of paid coupons.

11. Consolidation of by-laws and publication of same in printed form; by-law book in loose leaf form.

12. Indexing of minutes by subject matter.

13. Better method of filing invoices and records.

14. Purchase of adding machine for use in municipal offices.

15. Annual statements be prepared on a revenue basis instead of cash receipts and payments, as now.

16. Better certification of payrolls, and bank account for same to be kept in name of corporation.

17. Keeping of minutes of special committees, and system of contracts by tender. Clear statement of conditions and terms in all contracts, together with filing references in minutes.

18. Grants and donations be made by by-law as required by Municipal Act.

19. Proper system of accounts for cemetery, and registration of lot owners.

20. More suitable register of dog tags, and certification of unsold balance at end of year, before parting with same.

21. Register of licenses issued be kept with use of official license forms.

22. Separate set of books for Public Schools and Collegiate Institute, and keeping same by double entry system.

23. Office of town engineer be such that the possibility of conflict with private interests be avoided.

24. Stockkeeper be appointed in charge of sewer parts and other stores with proper requisition system and stock records.

25. Local improvement levies be balanced with frontage tax books, and complete record kept of special assessments.

26. Fines and fees to show date paid over to town treasurer in magistrate's books.

27. Proper summarization of assessment rolls and same be made to agree with collector's rolls.

28. Pencil figures discontinued and changes not be made without reference to source of authority.

29. Tabulation in collector's rolls to show assessments for Public and Separate School supporters, and amounts for various rates levied. Rolls not to be accepted without affidavit of collector attached.

30. Enforcement of penalties for collection of arrears of taxes. Amounts not to be written off as uncollectible until distress made.

31. Claim be made on Richard Craig, waterworks treasurer, for interest on monies misappropriated.

32. Retention of profits by public utilities for the benefit of users thereof.

33. Installation of new water rates register to allow for monthly balancing and more complete information.

34. Use of official forms for connections and disconnections of water supply.

35. Complete survey of town to establish correct charges for water service.

36. Separate valuation of Waterworks plant and machinery as apart from watermains, etc.

37. Revision of Hydro-Electric Power Commission system of accounting, to provide for balancing of the accounts and control of revenue charges.

38. Aggressive action to collect unpaid hydro-electric accounts.

39. Cash deposit or guarantee from hydro-electric consumers.

40. Poll tax receipts to agree with assessment roll records.

41. Accounts paid without authority of council to be discontinued.

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

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MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Balance Sheet as at 31st December, 1921.

Liabilities

Current Liabilities				40,144 12
Accounts Payable			20,064 96	
Debenture Annuities as per sheet 53		19,478 33		
Creditors—as per sheet 73		418 57		
John Rath, salary balance		100 00		
Ratepayers paid taxes twice in 1919		45 92		
Bill No. 617	31 42			
Bill No. 1132	14 50			
	45 92			
Separate School Board—shortpaid on levies as per sheet 83		22 14		
		20,064 96		
Reserve for monies raised and diverted to other purchases and to be replaced			20,079 16	
Soldiers Memorial levied on 1920 Tax Roll		3,715 58		
Fire Hall debentures under By-law 1419 per sheet 66		6,866 47		
Surburban Roads levied on 1920 Collector's Roll—as per sheet 56		1,685 00		
Herbert St. sewer debenture issued under By-law 1490 in 1921	10,698 00			
Less spent therefore	2,885 89			
		7,812 11		
		20,079 16		
			40,144 12	
Surplus—carried forward to sheet 40				2,196 51
Being excess of available cash over immediate liabilities. Balance at credit 31st. December, 1916 as per sheet 47			4,683 47	
Add Waterworks profits appropriated as per sheet 116			15,477 97	
			20,161 44	
Deduct Town deficiency during five years as per sheet 42			17,955 57	
			2,205 87	
Less Current funds spent for Band Stand alterations			9 36	
			2,196 51	
				$42,340 63

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Assets

Current Assets			$42,340 63
Bank balance—as per sheet 72		7,159 39	
Tax Collector outstandings as per sheet 94		12,359 07	
Year 1916	16 55		
" 1917	187 05		
" 1918	218 89		
" 1919	338 57		
" 1920	801 63		
" 1921	10,796 38		
	12,359 07		
Government of Ontario, estimated rebates on fines, etc.		843 95	
Year 1919	392 00		
" 1920	386 00		
" 1921	65 95		
	843 95		
Advances to Hydro-Electric Power Commission in 1918—not yet recovered—as per sheet 108		460 33	
Elgin Creek Improvements		901 62	
Due from special assessment by frontage levies, By-law 1365—no debenture issued therefor—as per sheet 66	1,405 00		
Less 2 years levies on collector's rolls at $251.69	503 38		
	901 62		
Overpayment of School Levies		6,144 68	
Public Schools, as per sheet 79	4,773 28		
Collegiate Institute as per sheet 81	1,371 40		
	6,144 68		
Construction, etc. in 1921—to be recovered from debenture issues		13,971 59	
Hannibal St.—C.N.R. to pay half	6,629 89		
Filtration Plant	97 10		
Merrick St. sewer	1,477 20		
Merrick St. sewer to Alfred	846 06		
Lavina St. sewer	1,367 13		
Elgin St. sewer	796 71		
Oak St. walk	108 00		
Abel St. sewer	835 50		
	12,157 59		
Advanced on new steam roller	1,814 00		
	13,971 59		
Sewer connections—estimated material on hand		500 00	
		42,340 63	
			$42,340 63

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

TOWN BALANCE SHEET AS AT 31ST DECEMBER, 1921.

SHOWING PERMANENT WORKS AND OBLIGATIONS THEREON.

Liabilities

Capital Liabilities.			
Debentures Outstanding—as per sheet 48			848,728 57
Properties managed by town		434,434 90	
Properties managed by outside authorities		415,004 82	
Waterworks	157,177 40		
Hydro-Electric	165,797 97		
Public Schools	36,289 18		
Collegiate Institute	55,740 27		
	415,004 82		
		849,439 72	
Less paid under By-law 1164 for Armoury site		711 15	
		848,728 57	
Bills Payable			4,000 00
Sawyer-Massey Co. Ltd., for new steam roller			
Note due 1st May 1922		1,000 00	
" " 1923		1,000 00	
" " 1924		1,000 00	
" " 1925		1,000 00	
		4,000 00	
Total Capital Liabilities			852,728 57
Town Surplus			79,647 38
Current Account—as per sheet 39		2,196 51	
From By-law 1164—for Armoury site		711 15	
Town Assets—without liability		76,739 72	
		79,647 38	
			$932,375 95

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Assets

Capital Assets.				
Properties managed by town			434,434 90	849,439 72
Sewers, drains and sidewalks	347,598 62	252,849 94		
Less local improvement balance	80,748 68			
	266,849 94			
Less further estimated L. I. for trunk sewers	14,000 00			
	252,849 94			
Local improvement—levied on special frontage assessment—estimated		94,748 68		
Streets and equipment		14,647 49		
C.P.R. subway		10,431 91		
Armoury site		3,600 00		
New Fire Hall and equipment		24,892 72		
Expended balance	18,026 25			
Unspent—as per sheet 39	6,866 47			
	24,892 72			
Cemetery—new		2,500 00		
Suburban roads		11,079 91		
Herbert St. sewer—By-law 1490 as per sheet 39		10,698 00		
Expended	2,885 89			
Unspent	7,812 11			
	10,698 00			
		425,448 65		
Contributions—for which debentures are outstanding:				
Public Hospital		5,186 25		
Patriotic Fund		3,000 00		
Red Cross Fund		600 00		
British Sailors Fund		200 00		
		434,434 90		
Properties managed by outside authorities listed at debenture liability of the town therefore			415,004 82	
Waterworks		157,177 40		
Hydro-Electric System		165,797 97		
Public Schools		36,289 18		
Collegiate Institute		55,740 27		
		415,004 82		
			849,439 72	
Steam Roller—from Sawyer-Massey Co.			4,000 00	
Purchase price		5,814 00		
Less advanced from current account		1,814 00		
		4,000 00		
Town Assets—with no liability thereon at nominal values				76,739 72
Town Hall			17,000 00	
Fire Hall			16,000 00	
Stone Bridge			17,000 00	
Public Library			12,000 00	
Public Market			7,000 00	
Parks and Band Stands			4,057 72	
Band Instruments			1,700 00	
Horses and Wagons			1,982 00	
			76,739 72	
Capital Assets, total				930,179 44
Current Surplus—brought forward from sheet				2,196 51
				$932,375 95

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Comparative Revenue Account for Five Years Ending 31st December, 1921.

Income.	Year 1917	Year 1918	Year 1919	Year 1920	Year 1921
Collector's Roll Levies					
General Town Rate	17,760 13	18,226 75	22,758 57	19,174 54	44,045 91
x General Town Debentures	32,763 92	37,624 08	41,571 08	44,166 98	32,355 79
County Rate	2,095 18	2,060 73	2,067 47	2,062 18	2,068 51
Penalties on arrears	409 39	279 84	275 49	284 15	266 83
Interest on Current Taxes	302 46	279 46	397 85	444 53	310 09
Street Watering	232 15	232 15	237 50	232 15	232 15
Provincial War Tax	3,767 17	3,723 40	....	....	....
Other Sources					
Dog Tax	323 50	304 20	332 80	366 20	475 60
Cemetery Receipts	244 00	228 00	306 00	164 00	246 00
Licenses	813 00	730 00	962 50	910 00	1,317 00
Poll Tax	512 50	607 50	585 00	325 00	370 00
Market	375 00	375 00	390 00	390 00	390 00
Town Hall	17 00	23 00	149 00	226 00	130 00
Fines and Fees	1,996 87	3,628 04	4,176 87	3,704 29	4,284 52
Wood Sales	....	3,020 92	....	372 75	38 25
x Public Library Donations	100 00	100 00	1,600 00	350 00	100 00
Ontario Government Railway Tax	95 50	108 10	99 50	103 70	149 20
Debenture Int. Accrued	191 32	968 99	520 81	132 88	297 90
Miscellaneous	197 53	525 46	223 54	210 45	1 75
Tax Collector Difference	18	01	....	01	....
Total Income	62,196 80	73,045 63	76,653 98	73,619 81	87,079 50
Deficit	5,704 34	5,608 28	....	3,797 39	6,406 98
	$67,901 14	$78,653 91	$76,653 98	$77,417 20	$93,486 48

Expenses.

	Year 1917	Year 1918	Year 1919	Year 1920	Year 1921
Board of Health					
Salaries	200 00	200 00	425 00	325 00	700 00
Expenses	606 04	93 83	161 69	725 64	279 38
Bonuses.					
Cooperage Ground Real	250 00	250 00	250 00	350 00	350 00
Button Factory Property	....	....	....	700 00	......
Charity	585 62	541 56	778 06	271 89	744 51
Cemetery Expenses	119 80	93 50	127 73	171 80	106 75
County Rate	2,095 18	2,060 73	2,067 47	2,062 18	2,068 51

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Comparative Revenue Account for Five Years Ending 31st December, 1921.—*Continued.*

Expenses	*Year 1917*	*Year 1918*	*Year 1919*	*Year 1920*	*Year 1921*
Elections and Voting	213 28	102 00	102 00	102 00	217 39
Fire Alarm	249 44	137 80	147 99	264 08	633 50
Fire Department					
Salaries	1,150 00	1,875 00	1,825 00	1,825 00	1,689 60
Equipment	2,150 00	....	704 00	....	....
Expense	630 38	65 25	319 44	686 23	873 54
Water	5,500 00	5,500 00	5,500 00	5,500 00	5,650 00
Grants—as per sheet 62	3,816 13	2,658 85	5,835 51	4,400 27	4,927 07
General Town Debentures					
Principal	16,668 46	18,999 74	22,232 04	23,422 88	25,621 59
Interest	6,154 78	6,084 11	7,131 28	6,324 68	6,780 38
x Discount	507 68	2,604 37	115 01	293 28	112 51
Housing Commission	....	....	10 03	53 60	27 80
Interest on bank loans	1,853 92	2,402 32	1,076 47	2,188 51	2,063 13
Legal and Coroner's Fees	612 10	1,254 99	17 00	217 07	457 70
Mother's Allowance—Provincial	....	....	....	....	1,587 50
Market Expense (including water, $15.00)	272 48	51 31	221 41	73 58	322 81
Miscellaneous	450 60	268 41	161 66	428 15	222 75
Public Library—(including water, $25.00)	1,425 00	1,425 00	1,425 00	2,025 00	2,025 00
Public Receptions	....	....	....	....	455 26
Parks	215 90	207 12	207 20	300 00	301 00
Pumps and Wells	161 25	221 98	217 29	276 57	192 45
Printing and Stationery	1,216 22	1,211 71	1,154 33	1,496 76	1,126 84
xRegistrar Births, Marriages and Deaths—J. A. Lewis	71 80	70 20	....	69 80	105 75
Sewer Maintenance	151 75	274 48	133 85	219 75	113 82
Salaries—as per list 68	5,415 15	5,940 10	6,994 48	7,372 88	8,821 07
Street Lighting	5,066 50	4,318 34	4,253 80	4,251 62	4,250 00
Street Maintenance (including water, $500.00)	4,856 45	9,015 66	3,808 88	9,235 36	11,283 07
Travelling	....	80 35	362 05	495 00	355 00
Town Hall Expense (including water, $25.00)	892 93	1,090 63	2,476 93	1,616 38	1,189 44
Tax Rebates	71 48	13 34	....	....	30 20
Taxes written off—as per lists—84	....	1,319 74	935 89	....	433 65
Capital Outlays—not covered by debenture issues. as per list 63	1,518 08	....	....	....	7,283 53
Free Water to Schools	450 00	450 00	450 00	450 00	....
Free Water to Hospital	200 00	200 00	200 00	200 00	....
Provincial Government—War Tax	3,766 57	3,723 64	....	....	....

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Comparative Revenue Account for Five Years Ending 31st December, 1921.—*Continued.*

Expenses.	*Year 1917*	*Year 1918*	*Year 1919*	*Year 1920*	*Year 1922*
Wood Purchased	....	3,348 90	....	333 58	83 98
Accounts Payable—at end of year which cannot be classified	1,086 52	1,585 47	2,849 54	1,538 20	....
	70,651 49	79,740 43	74,678 03	80,266 74	93,486 48
Deduct Accounts Payable—at beginning of year	2,750 35	1,086 52	1,585 47	2,849 54	....
Total Expenses	67,901 14	78,653 91	73,092 56	77,417 20	93,486 48
Surplus	....	....	3,561 42	....	....
	67,901 14	78,653 91	76,653 98	77,417 20	93,486 48
Town deficit shown above	5,704 34	5,608 28	Sp. 3,561 42	3,797 39	6,406 98
Reduced by appropriation of waterworks profits	1,020 06	1,501 63	5,555 03	1,670 49	5,730 76
Net result for Town Financing	$4,684 28	$4,106 65	Sp. 9,116 45	$2,126 90	$676 22

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE TOWN BALANCE SHEET FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

ASSETS.	*1917*	*1918*	*1919*	*1920*	*1921*
Current Assets.					
Bank Balance	40,739 95	....	....	2,821 37	7,159 39
Tax Collector Outstandings	10,112 80	11,461 44	11,545 12	9,769 37	12,359 07
Ontario Government—rebate of fines	....	....	392 00	778 00	843 95
Advances to Hydro-Electric Power Commission	....	460 33	460 33	460 33	460 33
Elgin Creek Improvements	....	....	1,405 00	1,153 31	901 62
Overpayment of School Levies.					
Public School Board	38 99	4,411 77	4,448 79	9,358 01	4,773 28
Collegiate Institute	....	873 85	702 17	5,469 44	1,371 40
Construction in Progress—for which debentures are to be issued	16,292 93	6,719 46	7,652 21	10,543 94	12,157 59
Advance for New Steam Roller—to be recovered when debentures are issued therefor	....	....	....	....	1,814 00
Sewer Construction material on hand—Est.	500 00	500 00	500 00	500 00	500 00
Consolidated Debt.—recovered by debentures By-law 1351	18,275 00	....	....	....	....
Other Assets	....	247 00	17,230 08	2,500 00	....
	$85,959 67	$24,673 85	$44,335 70	$43,253 77	$42,340 63
LIABILITIES.					
Current Liabilities.					
Bank Loans	....	....	8,100 00	4,200 00	....
Bank Overdraft	....	4,123 42	3,553 86	....	....
Debenture Annuities	29,812 00	22,982 20	23,188 62	19,989 66	19,478 33
Accounts Payable	986 52	1,485 47	2,749 54	1,438 20	418 57
John Rath, salary balance	100 00	100 00	100 00	100 00	100 00
Taxes paid twice by ratepayers	....	....	45 92	45 92	45 92
Separate School Board Levies unpaid	99 53	90 22	95 35	98 46	22 14
Collegiate Institute Levies unpaid	131 88	....	....	....	....
Hydro Debenture Monies unspent	54,496 13	....	....	....	....
County Rate unpaid	334 42	....	1,493 42	....	....
	$85,960 48	$28,781 31	$39,326 71	$25,872 24	$20,064 96
Reserve for monies raised and diverted to other purposes.					
Soldiers' Memorial	....	....	....	3,715 58	3,715 58
Fire Hall Debenture	....	....	....	9,852 23	6,866 47
Suburban Roads	....	....	....	931 63	1,685 00
Herbert St. Sewer Debenture	....	....	....	....	7,812 11
	$85,960 48	$28,781 31	$39,326 71	$40,371 68	$40,144 12
Surplus—carried forward to sheet affected by appropriation of waterworks profits—Deficits in red—carried forward sheet 44	81	4,107 46	5,008 99	2,882 09	2,196 51
	$85,959 67	$24,673 85	$44,335 70	$43,253 77	$42,340 63

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE TOWN BALANCE SHEET FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

ASSETS.	*1917*	*1918*	*1919*	*1920*	*1921*
Capital Assets					
Properties Managed by Town.					
Sewers, Drains and Sidewalks	358,603 16	380,454 93	371,290 00	356,921 78	347,598 62
Streets and Equipment	19,783 26	18,575 25	17,318 01	16,009 48	14,647 49
C.P.R. Subway	12,233 83	11,818 86	11,381 06	10,919 18	10,431 91
Armoury Site	3,600 00	3,600 00	3,600 00	3,600 00	3,600 00
New Fire Hall and Equipment	924 13	643 71	758 47	25,668 11	24,892 72
Cemtery New	....	....	....	....	2,500 00
Suburban Roads	....	....	....	4,868 84	11,079 91
Herbert St. Sewer Construction	....	....	....	....	10,698 00
	395,144 38	415,292 75	404,347 54	417,987 39	425,448 65
Contributions.					
Public Hospital	7,112 10	6,665 28	6,196 12	5,703 50	5,186 25
Patriotic Fund	8,200 00	11,400 00	8,800 00	5,800 00	3,000 00
Red Cross Fund	1,000 00	1,800 00	1,400 00	1,000 00	600 00
British Sailor's Fund	....	500 00	400 00	300 00	200 00
	411,456 48	435,658 03	420,943 66	430,790 89	434,434 90
Properties managed by Outside Authorities.					
Waterworks	140,903 64	140,881 60	162,718 90	161,583 26	157,177 40
Hydro-Electric System	60,000 00	146,555 06	152,959 91	171,588 32	165,797 97
Public Schools	28,198 99	39,294 57	38,343 15	37,342 25	36,289 18
Collegiate Institute	62,983 42	61,506 11	59,542 81	57,689 08	85,740 27
	703,542 53	823,695 39	834,508 43	858,993 80	849,439 72
Steam Roller—from Sawyer-Massey Co.—notes balance	....	....	....	....	4,000 00
Town Assets—with no liability thereon.					
Town Hall	17,000 00	17,000 00	17,000 00	17,000 00	17,000 00
Fire Hall	16,000 00	16,000 00	16,000 00	16,000 00	16,000 00
Stone Bridge	17,000 00	17,000 00	17,000 00	17,000 00	17,000 00
Public Library	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Public Market	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Parks and Band Stands	4,048 36	4,048 36	4,048 36	4,048 36	4,057 72
Band Instruments	1,700 00	1,700 00	1,700 00	1,700 00	1,700 00
Horses and Wagons	1,982 00	1,982 00	1,982 00	1,982 00	1,982 00
Capital Assets Total	$780,272 89	$900,425 75	$911,238 79	$935,724 16	$930,179 44
Current Surplus—brought forward from sheet 43—Deficit in red	81	4,107 46	5,008 99	2,882 09	2,196 51
	$780,272 08	$896,318 29	$916,247 78	$938,606 25	$932,375 95

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE TOWN BALANCE SHEET FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

LIABILITIES.	*1917*	*1918*	*1919*	*1920*	*1921*
Capital Liabilities					
Debentures Outstanding					
Properties managed by Town	411,244 32	435,330 96	420,495 35	430,214 68	433,723 75
Properties managed by Authorities outside:					
Waterworks	140,903 64	140,831 60	162,718 90	161,583 26	157,177 40
Hydro-Electric	60,000 00	146,553 08	152,959 91	171,588 32	165,797 97
Public Schools	28,198 99	39,294 57	38,343 15	37,342 25	36,289 18
Collegiate Institute	62,983 42	81,306 11	59,542 81	57,689 08	53,740 27
	$703,330 37	$823,368 32	$834,060 12	$858,417 59	$848,728 57
Bills Payable—Sawyer-Massey Co. for balance of new steam roller	....	....	....	....	4,000 00
Total Capital Liabilities	$703,330 37	$823,368 32	$834,060 12	$858,417 59	$852,728 57
Town Surplus					
Permanent Assets	76,942 52	77,057 43	77,178 57	77,306 57	77,450 67
Current Assets—short in red	81	4,107 46	5,008 99	2,882 09	2,196 51
	$780,272 08	$896,318 29	$916,247 78	$938,606 25	$932,375 95

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Liabilities

Current Liabilities		31,660 19
Debenture annuities unpaid	28,819 92	
Accounts payable	2,650 35	
Separate School Board—unpaid levies	89 92	
John Rath, salary balance	100 00	
	31,660 19	
Surplus—Being excess of available cash over immediate liabilities—carried forward		4,683 47
		$36,343 66

Assets

Current Assets		36,343 66
Cash balance	8,505 69	
Tax collector outstandings	9,062 97	
Sewer connections, material on hand—estimated	500 00	
Consolidated debt—for sewers, drains, etc., recovered under By-law 1351	18,275 00	
	36,343 66	
		$36,343 66

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

TOWN BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Liabilities

Capital Liabilities			638,174 87
Debenture Outstanding		638,278 11	
Less paid in 1916 under By-law 1164 for Armoury site		103 24	
		638,174 87	
Town Surplus			81,517 07
Current account—as per sheet 46		4,683 47	
From By-law 1164—redemption of Armoury site debentures		103 24	
Town assets without liability		76,730 36	
		81,517 07	
			$719,691 94

Assets

Capital Assets			638,278 11
Properties managed by town		401,065 06	
Sewers, drains and sidewalks	351,356 23		
Streets and equipment	20,944 02		
C.P.R. subway	12,627 17		
Armoury site	3,600 00		
Fire Hall equipment	1,000 00		
	389,527 42		
Contributions—for which debentures are outstanding:			
Patriotic Fund	4,000 00		
Public Hospital	7,537 64		
	401,065 06		
Properties managed by Outside: Authorities		237,213 05	
Listed at debenture liability of the town therefor			
Waterworks	145,112 80		
Public Schools	27,722 13		
Collegiate Institute	64,378 12		
	237,213 05		
		638,278 11	
Town Assets—with no liability thereon—at nominal values			76,730 36
Town Hall	17,000 00		
Fire Hall	16,000 00		
Stone Bridge	17,000 00		
Public Library	12,000 00		
Public Market	7,000 00		
Parks and Band Stands	4,048 36		
Band Instruments	1,700 00		
Horses and Wagons	1,982 00		
	76,730 36		
Capital Assets, total			715,008 47
Current Surplus—brought forward			4,683 47
			$719,691 94

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

SUMMARY OF DEBENTURE DEBT 31ST DECEMBER, 1921.

	Amount of Original Debt			Annual Levies			Balance Outstanding 31st Dec, 1921		
	Town Proportion.	Owners' Proportion.	Special Under-takings.	Town Proportion.	Owners' Proportion.	Special Under-takings.	Town Proportion.	Owners' Proportion.	Special Under-takings.
Consolidated Debt	115,227 34			7,462 84			84,807 99		
Sewers, Drains and Sidewalks	262,708 30	156,338 41		17,382 88	12,662 12		192,739 95	80,748 68	
Streets and Equipment	32,000 00			2,050 33			14,647 49		
Suburban Roads	11,500 11			1,581 79			11,079 91		
Cemetery	2,500 00			347 76			2,500 00		
Armoury Site	3,600 00			301 24			2,886 85		
Fire Hall and Equipment	26,000 00			2,315 46			24,892 72		
C.P.R. Subway	13,000 00			1,087 83			10,431 91		
Public Hospital	10,000 00			802 43			5,186 25		
Patriotic Fund	14,000 00			3,163 00			3,000 00		
Red Cross Fund	2,000 00			463 00			600 00		
British Sailors Fund	500 00			119 50			200 00		
Hydro-Electric Commission			184,725 00			16,157 68			165,797 97
Waterworks Commission			228,987 41			14,820 39			157,177 40
Collegiate Institute	71,200 00			4,838 47			55,740 27		
Public Schools			45,450 00			3,201 63			36,289 18
General Town Debt	564,235 75	156,338 41	459,162 41	41,916 54	12,662 12	34,179 70	408,715 34	80,748 68	359,264 55
Owners' Special Levies	156,338 41			12,662 12			x80,748 68		
Special Undertakings	459,162 41			34,179 70			359,264 55		
Total	1,179,736 57			88,758 37			848,728 57		

x Subject to adjustment by Trunk Sewer Connections.

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

STATEMENT OF GENERAL DEBENTURE DEBT 31ST DECEMBER, 1921 AND ANNUAL LEVIES THEREFOR.

Title and By-law	Amount of Original Debt.		Date	Term	Interest	Annual Levies		Outstanding Principal 31st December, 1921	
	Town Proportion	Special Local Improvement Rates	Contracted.	Years	Rate	Town Proportion	Special Local Improvement Rate	Town Proportion	Special Local Improvement Rate.
Consolidated Debt:									
By-law 488	12,065 00	....	30 Dec., 1899	35	3½%	603 23	....	6,213 57	....
508	4,833 00	....	31 Dec., 1900	35	4	258 94	....	2,733 32	....
534	5,000 00	....	31 Dec., 1901	35	4	267 88	....	2,978 50	....
684	54,256 00	....	31 Dec., 1904	40	4¼	2,844 01	....	41,226 19	....
696	5,568 00	....	31 Dec., 1905	35	5¼	350 85	....	4,155 00	....
729	4,250 00	....	31 Dec., 1906	35	5¼	267 80	....	3,267 77	....
767—770	4,537 00	....	31 Dec., 1907	35	5¼	285 88	....	3,586 04	....
794	6,247 67	....	31 Dec., 1907	30	5	406 42	....	4,404 69	....
812	2,927 78	....	31 Dec., 1908	30	5	190 46	....	2,147 12	....
855	3,022 12	....	31 Dec., 1909	30	5	196 59	....	2,298 11	....
908	1,881 90	....	31 Dec., 1910	20	6	161 01	....	1,075 34	....
959	1,694 26	....	31 Dec., 1911	20	5	135 95	....	1,049 79	....
1021	1,297 51	....	31 Dec., 1912	20	5	104 11	....	864 61	....
1113	12,738 49	....	12 June, 1914	20	5½	1,066 95	....	9,718 35	....
1351	18,275 00	....	15 July, 1918	20	6	1,593 30	....	16,693 40	....
	138,593 73	....	....	..	....	8,722 38	....	102,412 00	....
Deduct adjustment with Waterworks	23,366 39	....	....	..	....	1,259 54	....	17,604 01	....
	115,227 34	....	....	..	....	7,462 84	....	84,807 99	....
Sewers, Drains and Sidewalks:									
By-law 609–631	23,895 14	21,049 69	31 Dec., 1902	20	4	1,757 84	1,549 28	1,690 37	1,489 55
683	....	29,937 00	31 Dec., 1904	20	4¼	....	2,251 86	....	6,219 56
754	6,128 20	8,025 24	31 Dec., 1906	20	5¼	505 43	664 48	2,154 00	2,833 27
791–795	1,021 89	1,537 57	31 Dec., 1907	20	5¼	81 71	128 04	421 65	634 57
849	1,572 84	3,087 37	31 Dec., 1908	20	5	126 40	247 56	729 87	1,433 94
905	6,918 20	7,708 21	31 Dec., 1909	20	5	555 13	618 53	3,587 67	3,997 98
916	4,882 74	5,022 79	31 Dec., 1909	20	5	387 77	407 08	2,532 35	2,604 91
957	14,608 94	12,406 62	20 Nov., 1911	20	5	995 54	1,172 28	9,051 77	7,687 41

969	....	4,475 13	23 Jan., 1912	20	5	....	359 10	....	2,982 84
981	2,227 40	2,434 77	24 Spt., 1912	20	5	178 73	195 37	1,484 74	1,622 71
982	....	467 60	24 Sept.,1912	20	5	....	34 41	....	301 42
1042	14,823 04	9,631 06	9 June, 1913	20	5	1,149 32	772 62	10,224 41	6,812 00
1038	....	5,215 50	9 June, 1913	20	5	....	418 50	....	3,709 32
1093	47,149 00	....	1 Mar., 1914	30	5½	3,244 10	....	41,767 96	....
1096	....	6,150 40	1 June, 1914	20	5½	....	493 52	....	4,635 94
1111	23,477 98	8,338 52	1 June, 1914	20	5½	1,964 62	697 62	17,904 95	6,368 20
1169	4,111 80	6,804 76	1 Apr., 1915	20	5½	350 34	563 13	3,344 88	5,415 18
1221	2,349 68	2,623 08	10 May, 1916	20	6	204 85	228 70	2,021 02	2,189 72
1268	15,585 00	....	1 May, 1917	30	5½	1,072 33	....	14,650 72	....
1281	2,149 57	3,644 61	1 May, 1917	20	5½	179 88	304 97	1,923 90	3,148 69
1338	14,011 50	9,108 79	15 Mar., 1918	20	6	1,221 53	794 14	12,552 00	8,267 34
1380	6,860 00	3,343 09	1 Apr., 1919	20	6	596 08	291 47	6,549 47	3,082 24
1424	3,359 00	1,196 64	20 June, 1920	20	6	292 85	104 33	3,249 84	1,181 96
1461	5,074 40	4,129 95	4 Apr., 1921	20	6½	460 53	374 82	5,074 40	4,129 95
1490	10,698 00	....	1 Dec., 1921	20	6½	970 91	....	10,698 00	....
	210,404 32	156,338 41	....	..	....	16,297 89	12,662 12	151,913 97	80,748 68
Add adjustment with Waterworks as shown on page 51	103,774 67	....	....	..	....	5,243 06	....	67,727 06	....
	314,178 99	156,338 41	....	..	....	21,540 95	12,662 12	219,641 03	80,748 68
Deduct	51,470 69	....	....	..	....	4,158 07	....	26,901 08	....
	262,708 30	156,338 41	....	..	....	17,382 88	12,662 12	192,739 95	80,748 68
Suburban Roads:									
By-law 1440	5,538 58	....	12 Oct., 1920	10	6%	752 51	....	x 5,118 38	....
1456	5,961 53	....	23 Feb., 1921	10	6½	829 28	....	5 961 53	....
	11,500 11	....	....	..	....	1,581 79	....	11,079 91	....
Cemetery:									
By-law 1455	2,500 00	....	15 Feb., 1921	10	6½	347 76	....	x 2,500 00	....
Armoury Site									
By-law 1164	3,600 00	....	6 Apr., 1915	20	5½	301 24	....	2,888 85	....
Fire Hall and Equipment:									
By-law 1224	1,000 00	....	21 Aug., 1916	10	6	135 87	....	572 33	....
1419	25,000 00	....	10 July, 1920	20	6	2,179 61	....	24,320 39	....
	26,000 00	....	....	..	....	2,315 48	....	24,892 72	....

x First levy in 1922.

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Statement of General Debenture Debt 31st December, 1921 and Annual Levies Therefor.

Title and By-Law	Amount of Original Debt.		Date	Term	Interest	Annual Levies		Outstanding Principal 31st December, 1921	
	Town Proportion	Special Local Improvement Rates	Contracted.	Years	Rate	Town Proportion	Special Local Improvement Rate	Town Proportion	Special Local Improvement Rate.
C.P.R. Subway:									
By-law 1148	13,000 00	....	1 Feb., 1915	20	5½	1,087 83	....	10,431 91	....
Public Hospital:									
By-law 870	10,000 00	....	31 Dec., 1909	20	5	802 43	....	5,186 25	....
Patriotic Fund:									
By-law 1220	4,000 00	....	18 Apr, 1916	5	6	848 00	....	....	....
1267	5,000 00	....	1 Mar., 1917	5	6	1,120 00	....	1,000 00	....
1323	5,000 00	....	1 Mar., 1918	5	6½	1,195 00	....	2,000 00	....
	14,000 00	....	....	..	....	3,163 00	....	3,000 00	....
Red Cross Fund:									
By-law 1266	1,000 00	....	1 Mar., 1917	5	6	224 00	....	200 00	....
1324	500 00	....	1 Mar., 1918	5	6½	119 50	....	200 00	....
1347	500 00	....	1 Mar., 1918	5	6½	119 50	....	200 00	....
	2,000 00	....	....	..	....	463 00	....	600 00	....
British Sailors' Relief:									
By-law 1325	500 00	....	1 Mar., 1918	5	6½	119 50	....	200 00	....
Collegiate Institute:									
By-law 807	3,500 00	....	31 Dec., 1907	30	5	227 68	....	2,467 53	....
894	46,500 00	....	12 Oct., 1910	30	5	3,024 89	....	36,556 79	....
948	10,000 00	....	1 Nov., 1911	30	5	650 51	....	8,106 85	....
993	10,000 00	....	24 Sep., 1912	30	5	650 51	....	8,340 35	....
1287	1,200 00	....	23 Aug., 1917	5	6	284 88	....	268 75	....
	$71,200 00	....	....	..	....	$4,838 47	....	$55,740 27	....

Statement of Special Debenture Debt 31st December, 1921 and Annual Levies Therefor.

Waterworks:									
By-law 485–503	150 000 00	....	30 Dec. 1899	40	4%	7 578 52	....	95 938 90	....
549	43 162 00	....	31 Dec. 1901	40	4	2 180 69	....	29 636 42	....
775	6 500 00	....	31 Dec. 1907	30	5	422 83	....	4 582 57	....
859	16 000 00	....	31 Dec. 1909	30	5	1 040 82	....	12 166 79	....
1915	10 000 00	....	1 Mar. 1911	30	5	650 51	....	8 106 85	....
1230	2 275 00	....	1 July 1916	20	6	198 34	....	1 926 37	....
1364	12 900 00	....	15 Dec., 1918	20	6	1,124 68	....	11,783 58	....
1385	11,514 00	....	1 Aug., 1919	20	5½	963 48	....	10,835 42	....
1413	5,574 00	....	27 July, 1920	20	6	485 97	....	5,422 47	....
	257,925 00	....	....	..	....	14,645 84	....	180,399 37	....
Deduct proportion for sewers under By-laws 485 and 549	103,774 67	....	....	..	....	5,243 06	....	67,727 06	....
	154,150 33	....	....	..	....	9 402 78	....	112 672 31	....
Add proportion from consolidated debt under By-laws 684–794	23,366 39	....	....	..	....	1,259 54	....	17,604 01	....
Add proportion from sewers and drains under By-laws 631-754-791-849-916-957-969 981-1042-1093-1111-1159-1281-1338-1380-1424-1461	51,470 69	....	....	..	....	4,158 07	....	26,901 08	....
	228,987 41	....	....	..	....	14,820 39	....	157,177 40	....
Hydro-Electric Commission:									
By-law 1302	135,000 00	....	1 Nov., 1917	20	6	11,769 92	....	118,945 52	....
1340	5,500 00	....	1 May, 1918	20	6½	499 16	....	5,046 79	....
1351	9,725 00	....	15 July, 1918	20	6	847 87	....	8,883 35	....
1363	11,000 00	....	15 Dec., 1918	20	6	959 03	....	10,048 01	....
1423	14,300 00	....	19 Apr., 1920	20	6	1,246 74	....	13,911 26	....
1444	9,200 00	....	6 Dec., 1920	20	6½	834 96	....	8,963 04	....
	184,725 00	....	....	..	....	16,157 68	....	165,797 97	....
Public Schools:									
By-law 557	8,950 00	....	31 Dec., 1901	30	4	517 58	....	4,198 03	......
727	3,000 00	....	31 Dec., 1906	20	5¼	245 86	....	1,056 92	....
947	2,500 00	....	1 Nov., 1911	30	5	162 63	....	2,026 70	....
1217	19,000 00	....	1 May, 1916	30	6	1,380 33	....	17,645 25	....
1309	12,000 00	....	15 Dec., 1917	30	6¼	895 23	....	11,362 28	....
	45,450 00	....	....	..	....	3,201 63	....	36,289 18	....

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

STATEMENT OF SPECIAL DEBENTURE DEBT 31ST DECEMBER, 1921, AND ANNUAL LEVIES THEREFOR.—Continued.

Title and By-law	Amount of Original Debt.		Date	Term	Interest	Annual Levies		Outstanding Principal 31st December, 1921	
	Town Proportion	Special Local Improvement Rates	Contracted.	Years	Rate	Town Proportion	Special Local Improvement Rate	Town Proportion	Special Local Improvement Rate.
Streets and Equipment:									
By-law 483	30,000 00	....	31 Dec., 1898	30	3½	1,087 42	....	6,649 15	....
1004	12,000 00	....	24 Sep., 1912	20	5	962 91	....	7,998 34	....
	$32,000 00	....	....	..	....	$2,050 33	....	$14,647 49	....

x First levy in 1922.

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Apportionment of Debenture Liability Between Waterworks and Sewers as per Estimates of Town Engineer and Clerk.

	Amount of Original Debt.		Per Cent.	W.W. Proportion of 1921 Levy.		W.W. Proportion of 1920 Levy.		W.W. Proportion of 1919 Levy.		W.W. Proportion of 1918 Levy.		W.W. Proportion of 1917 Levy.	
No.	Total.	Waterworks Portion.		Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
503	150,000 00	75,000 00	50	1,798 54	1,990 72	1,729 37	2,059 90	1,662 85	2,126 41	1,598 89	2,190 37	1,537 40	2,251 86
549	43,162 00	14,387 33	33⅓	318 98	407 91	306 72	420 18	294 92	431 97	283 58	443 32	272 67	454 23
631	43,435 51	7,818 39	18	550 37	44 91	529 20	66 08	508 85	86 43	489 28	106 04	470 45	124 83
684	54,256 37	20,617 42	38	398 00	682 72	381 78	698 94	366 22	714 50	351 28	729 44	336 96	743 76
775	6,500 00	6,500 00	100	184 48	238 35	175 70	247 13	167 33	255 50	159 36	263 47	151 77	271 06
754	14,153 44	707 67	5	42 66	15 33	40 53	17 46	38 51	19 48	36 59	21 40	34 76	23 23
794	6,247 67	2,748 97	44	78 02	100 80	74 31	104 52	70 76	108 06	67 39	111 43	64 19	114 63
791-795	2,559 46	332 73	13	19 06	8 21	18 11	9 16	17 20	10 06	16 34	10 92	15 53	11 74
849	4,660 21	1,553 40	33⅓	84 37	40 28	80 35	44 30	76 52	48 13	72 88	51 77	69 41	55 24
859	16,000 00	16,000 00	100	411 89	628 93	392 28	648 54	373 60	667 22	355 81	685 01	338 86	701 96
915	10,000 00	10,000 00	100	233 50	417 01	222 38	428 13	211 79	438 72	201 70	448 81	192 10	458 41
916	9,905 53	3,301 84	33⅓	170 79	94 16	162 66	102 29	154 91	110 04	147 53	117 42	140 51	124 44
957	27,015 56	1,196 44	4½	57 04	40 51	54 32	43 23	51 73	45 82	49 27	48 26	47 93	50 62
969	4,475 15	1,491 72	33⅓	66 65	53 05	63 48	56 22	60 45	59 25	57 58	62 12	54 83	64 87
981	4,662 17	1,725 00	37	77 08	61 33	73 41	65 00	69 91	68 51	66 59	71 82	63 41	75 00
1042	23,954 10	4,311 74	18	183 48	162 50	174 75	171 24	166 42	179 56	158 50	187 48	150 95	195 03
1093	47,149 00	6,129 37	13	116 68	305 05	110 59	311 14	104 82	316 91	99 36	322 37	94 28	327 45
1111	31,816 50	7,954 12	25	314 54	351 05	298 14	367 45	282 60	382 99	267 87	397 73	253 90	411 69
1159	10,916 56	2,947 47	27	110 48	136 16	104 72	141 92	99 26	147 38	94 08	152 56	89 18	157 46
1230	2,275 00	2,275 00	100	78 08	120 26	73 66	124 68	69 49	128 85	65 56	132 78	61 84	136 50
1281	5,794 18	231 77	4	7 80	11 59	7 39	11 99	7 01	12 38	6 65	12 74	......	......
1338	23,120 29	4,624 05	20	141 24	261 90	133 25	269 90	125 70	277 44	......	......	......	......
1364	12,900 00	12,900 00	100	394 02	730 66	371 72	752 96	350 68	774 00	......	......	......	......
1380	10,203 09	2,754 83	27	79 38	160 79	74 89	165 29	......	......	......	......	......	......
1386	11,514 00	11,514 00	100	348 37	615 11	330 21	633 27	......	......	......	......	......	......
1413	5,574 00	5,574 00	100	151 53	334 44	......	......	......	......	......	......	......	......
1424	4,555 64	1,321 36	29	35 91	79 27	......	......	......	......	......	......	......	......
......	586,805 43	225,918 62	..	6,452 94	8,093 00	5,983 92	7,960 92	5,331 53	7,409 61	4,646 09	6,567 28	4,440 93	6,754 01
......	......	......	..	......	6,452 94	......	5,983 92	......	5,331 53	......	4,646 09	......	4,440 93
Total for 1921...	586,805 43	225,918 62	..	......	14,545 94	......	13,944 84	......	12,741 14	......	11,213 37	......	11,194 94
1461	9,204 35	3,068 79	33⅓	......	274 45	......	......	......	......	......	......	......	......
Total at end of 1921...	$596,009 78	228,987 41	..	......	$14,820 39	for 1922.	......	......	......	......	......	......	......

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Table of General Debenture Levies Showing Annual Requirement Until Maturity.

Year	Total	Consolidated	Sewers, Drains, Sidewalks	Streets and Equipment	Suburban Roads	Cemetery	Armoury Site	Fire Hall and Equipment	C.P.R. Subway	Public Hospital	Patriotic Fund	Red Cross Fund	Sailors' Relief Fund
	$	$	$	$	$	$	$	$	$	$	$	$	$
1917	24,048 56	7,129 08	11,501 78	2,050 33	....	....	301 24	135 87	1,087 83	802 43	1,040 00	....	......
1918	26,812 77	7,129 08	12,753 99	2,050 33	....	....	301 24	135 87	1,087 83	802 43	2,292 00	260 00	......
1919	31,230 10	8,722 38	13,975 52	2,050 33	....	....	301 24	135 87	1,087 83	802 43	3,509 00	513 00	132 50
1920	31,623 68	8,722 38	14,573 60	2,050 33	....	....	301 24	135 87	1,087 83	802 43	3,336 00	488 00	126 00
1921	34,644 15	8,722 38	14,866 45	2,050 33	752 51	....	301 24	2,315 48	1,087 83	802 43	3,163 00	463 00	119 50
1922	36,248 13	8,722 38	16,297 89	2,500 33	1,581 79	347 76	301 24	2,315 48	1,087 83	802 43	2,190 00	438 00	113 00
1923	33,133 79	8,722 38	14,540 05	2,050 33	1,581 79	347 76	301 24	2,315 48	1,087 83	802 43	1,065 00	213 00	106 50
1924	31,749 29	8,722 38	14,540 05	2,050 33	1,581 79	347 76	301 24	2,315 48	1,087 83	802 43	....	....	......
1925	31,749 29	8,722 38	14,540 05	2,050 33	1,581 79	347 76	301 24	2,315 48	1,087 83	802 43	....	....	......
1926	31,749 29	8,722 38	14,540 05	2,050 33	1,581 79	347 76	301 24	2,315 48	1,087 83	802 43	....	....	......
1927	31,107 99	8,722 38	14,034 62	2,050 33	1,581 79	347 76	301 24	2,179 61	1,087 83	802 43	....	....	......
1928	31,026 28	8,722 38	13,952 91	2,050 33	1,581 79	347 76	301 24	2,179 61	1,087 83	802 43	....	....	......
1929	29,812 46	8,722 38	13,826 51	962 91	1,581 79	347 76	301 24	2,179 61	1,087 83	802 43	....	....	......
1930	28,067 13	8,722 38	12,883 61	962 91	1,581 79	347 76	301 24	2,179 61	1,087 83	....	....	....	......
1931	27,163 61	8,571 37	12,883 61	962 91	829 28	347 76	301 24	2,179 61	1,087 83	....	....	....	......
1932	24,855 08	8,435 42	11,888 07	962 91	....	....	301 24	2,179 61	1,087 83	....	....	....	......
1933	23,609 33	8,331 31	11,709 34	....	....	....	301 24	2,179 61	1,087 83	....	....	....	......
1934	22,460 01	8,331 31	10,560 02	....	....	....	301 24	2,179 61	1,087 83	....	....	....	......
1935	12,195 43	6,662 13	1,964 62	....	....	....	301 24	2,179 61	1,087 83	....	....	....	......
1936	16,827 86	6,403 19	8,245 06	....	....	....	....	2,179 61	....	....	....	....	......
1937	16,355 13	6,135 31	8,040 21	....	....	....	....	2,179 61	....	....	....	....	......
1938	15,768 83	5,728 89	7,860 33	....	....	....	....	2,179 61	....	....	....	....	......
1939	12,763 54	3,945 13	6,638 80	....	....	....	....	2,179 61	....	....	....	....	......
1940	11,968 87	3,748 54	6,040 72	....	....	....	....	2,179 61	....	....	....	....	......
1941	9,145 56	3,397 69	5,747 87	....	....	....	....	....	....	....	....	....	......
1942	7,446 32	3,129 89	4,316 43	....	....	....	....	....	....	....	....	....	......
1943	7,160 44	2,844 01	4,316 43	....	....	....	....	....	....	....	....	....	......
1944	7,160 44	2,844 01	4,316 43	....	....	....	....	....	....	....	....	....	......
1945	1,072 33	....	1,072 33	....	....	....	....	....	....	....	....	....	......
1946	1,072 33	....	1,072 33	....	....	....	....	....	....	....	....	....	......
1947	1,072 33	....	1,072 33	....	....	....	....	....	....	....	....	....	......
	651,100 35	197,434 92	304,572 01	28,455 60	15,817 90	3,477 60	5,723 56	44,950 90	20,668 77	10,431 59	16,595 00	2,375 00	597 50

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Table of Special Debenture Levies.

Showing Annual Requirement Until Maturity.

Year	Total	Waterworks	Hydro	Public Schools	Collegiate Institute	* Special Local Improvement rate
1917	29,724 09	12,071 71	....	2,306 40	4,553 59	10,792 39
1918	42,979 09	12,071 71	11,769 92	3,201 63	4,838 47	11,097 36
1919	47,203 97	13,196 39	14,075 98	3,201 63	4,838 47	11,891 50
1920	48,458 92	14,159 87	14,075 98	3,201 63	4,838 47	12,182 97
1921	51,130 92	14,645 84	16,157 68	3,201 63	4,838 47	12,287 30
1922	51,505 74	14,645 84	16,157 68	3,201 63	4,838 47	12,662 12
1923	49,671 58	14,645 84	16,157 68	3,201 63	4,553 59	11,112 84
1924	49,671 58	14,645 84	16,157 68	3,201 63	4,553 59	11,112 84
1925	47,419 72	14,645 84	16,157 68	3,201 63	4,553 59	8,860 98
1926	47,419 72	14,645 84	16,157 68	3,201 63	4,553 59	8,860 98
1927	46,519 38	14,645 84	16,157 68	2,955 77	4,553 59	8,206 50
1928	46,391 34	14,645 84	16,157 68	2,955 77	4,553 59	8,078 46
1929	46,143 79	14,645 84	16,157 68	2,955 77	4,553 59	7,830 91
1930	45,118 18	14,645 84	16,157 68	2,955 77	4,553 59	6,805 30
1931	45,118 18	14,645 84	16,157 68	2,955 77	4,553 59	6,805 30
1932	43,428 34	14,645 84	16,157 68	2,438 19	4,553 59	5,633 04
1933	42,839 46	14,645 84	16,157 68	2,438 19	4,553 59	5,044 16
1934	41,648 14	14,645 84	16,157 68	2,438 19	4,553 59	3,852 84
1935	40,456 86	14,645 84	16,157 68	2,438 19	4,553 59	2,661 56
1936	39,893 73	14,645 84	16,157 68	2,438 19	4,553 59	2,098 43
1937	39,466 69	14,447 50	16,157 68	2,438 19	4,553 59	1,869 73
1938	26,741 29	14,024 67	4,387 76	2,438 19	4,325 91	1,564 76
1939	22,516 41	12,899 99	2,081 70	2,438 19	4,325 91	770 62
1940	12,642 12	3,317 17	2,081 70	2,438 19	4,325 91	479 15
1941	6,945 23	2,831 20	....	2,438 19	1,301 02	374 82
1942	2,926 07	....	....	2,275 56	650 51	....
1943	2,275 56	....	....	2,275 56	....	....
1944	2,275 56	....	....	2,275 56	....	....
1945	2,275 56	....	....	2,275 56	....	....
1946	2,275 56	....	....	2,275 56	....	....
1947	895 23	....	....	895 23	....	....
	1,023,978 01	333,353 65	323,153 60	82,554 85	111,979 05	172,936 86

* Special Local Improvement levies adjusted by Trunk Sewer Connections.
Waterworks levies adjusted in accordance with table shown on page 52 (197).

List of Debenture Annuities Unpaid at 31st December, 1921.

By-law No.		*Amount*
C.....	488	603 23
	508	258 94
	534	267 88
	959	135 95
	1113	1,065 95
	1351	30 00
S.....	631	3,307 12
	791	209 75
	849	373 95
	905	1,173 66
	916	200 23
	957	103 23
S.E....	483	1,087 42
Sch...	557	517 58
C.I....	807	227 68
W.W.	503	7,578 52
	549	2,180 69
	1413	36 55
Hy...	1302	120 00
		$19,478 33

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Statement of Assessment and Levies for Year 1917.

Assessment			
Land			1,315,140 00
Buildings			2,860,168 00
Business			192,538 00
			4,367,846 00
Less Exemptions			600,674 00
Total for School Purposes only			3,767,172 00
Public	3,453,966 00		
Separate	313,206 00		
	3,767,172,00		
Less for School Purposes only			44,000 00
Total for all purposes			3,723,172 00
Tax Levy			
General Town Rate on $3,723,172. at		5.3 Mills	17,760 13
County Rate " at			2,095 18
Provincial War Tax " at		1.0 "	3,767 17
General Debentures " at		8.8 "	32,763 92
Collegiate General Rate " at		2.7 "	10,052 56
Public School Debentures $3,453,966. at		1.9 "	6,478 90
Public School General Rate " at		5.6 "	19,461 01
Separate School Rate—same $313,206. at			2,349 02
		25.3 "	94,727 89
Local Improvement Frontage			13,126 63
Main Sewers	5,513 53		
Concrete Walks	4,925 22		
House Sewers	2,455 73		
Street Watering	232 15		
	13,126 63		
Total			$107,854 52

Tax Collector John Rath in Account with Town,

To Arrears at 31st December, 1916	9,062 97	
" Collector's Roll Levies	107,854 52	
" Penalty on Arrears	409 39	
" Interest in current year	302 46	
By Cash Collections		107,516 72
" Arrears at 31st, December, 1917		10,112 80
Difference	18	
	$117,629 52	$117,629 52

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

STATEMENT OF ASSESSMENT AND LEVIES FOR YEAR 1918.

Assessment			
Land			1,290,543 00
Buildings			2,815,568 00
Business			190,979 00
			4,297,090 00
Less Exemptions			573,450 00
Total for School Purposes only			3,723,640 00
Public		3,452,693 00	
Separate		270,947 00	
		3,723,640 00	
Less for School Purposes only			35,000 00
Total for all purposes			3,688,640 00
Tax Levy.			
General Town Rate on $3,688,640.at County Rate " at		5.5 Mills	20,287 48
Provincial War Tax " at		1.0 "	3,723 40
General Debentures " at		10.2 "	37,624 08
Collegiate General Rate " at		4.0 "	14,894 54
Public School Debentures 3,452,693.at		2.1 "	7,177 15
Public School General Rate " at		5.7 "	19,680 35
Separate School Rate—same 270,947.at			2,113 37
		28.5 "	105,500, 37
Local Improvement Frontage			13,916 77
Main Sewers	5,711 64		
Concrete Walks	5,146 41		
House Sewers	2,826 57		
Street Watering	232 15		
	13,916 77		
Total			$119,417 14

TAX COLLECTOR JOHN RATH IN ACCOUNT WITH TOWN.

To Arrears at 31st December, 1917	10,112 80	
" Collector's Roll Levies	119,417 14	
" Penalty on Arrears	279 84	
" Interest on Current year	279 46	
By Cash Collections		117,308 07
" Balances written off as per authority given in Council Minutes 4th February, 1918		1,319 74
" Arrears at 31st December, 1918		11,461 44
Difference	01	
	$130,089 25	$130,089 25

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

STATEMENT OF ASSESSMENT AND LEVIES FOR YEAR 1919.

Assessment.			
Land			1,451,651 00
Buildings			2,717,818 00
Business			162,512 00
Income			10,667 00
			4,342,648 00
Less Exemptions			658,050 00
Total for School Purposes only			3,684,598 00
Public	3,409,860 00		
Separate	274,738 00		
	3,684,598 00		
Less for School Purposes only			35,000 00
Total for all purposes			3,649,598 00
Tax Levy			
General Town Rate on $3,649,598. at County Rate " at		6.8 Mills	24,826 04
General Debentures " at		11.4 "	41,571 08
Collegiate General Rate " at		3.7 "	13,621 86
Public School Debentures 3,409,860. at		2.3 "	7,755 24
Public School General Rate " at		8.3 "	28,276 83
Separate School Rate—same—274,738. at			2,912 21
		32.5 "	118,963 26
Local Improvement Frontage			14,445 68
Main Sewers	6,061 21		
Concrete Walks	5,141 45		
House Sewers	3,010 87		
Street Watering	232 15		
	14,445 68		
Total			$133,408 94

TAX COLLECTOR JOHN RATH IN ACCOUNT WITH TOWN.

To Arrears at 31st, December, 1918		11,461 44	
" Collector's Roll Levies		133,408 94	
" Penalty on Arrears		275 49	
" Interest on Current Year		397 85	
" Street Watering extra—McDurant		5 35	
" Ratepayers Accounts paid twice		45 92	
Bill No. 617	31 42		
1132	14 50		
By Cash Collections			133,112 10
" Balances written off—no council authority record			935 89
" Arrears at 31st December, 1919			11,545 12
" Balance paid in 1920			1 88
		$145,594 99	$145,594 99

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

STATEMENT OF ASSESSMENT AND LEVIES FOR YEAR 1920.

Assessment.				
Land				1,306,115 00
Buildings				2,885,666 00
Business				161,353 00
Income				7,729 00
				4,360,863 00
Less Exemptions				637,330 00
Total for School Purposes only				3,723,533 00
Public			3,419,389 00	
Separate			304,144 00	
			3,723,533 00	
Less for School Purposes only				35,000 00
Total for all purposes				3,688,533 00
Tax Levy				
General Town Rate on	$3,688,533 at	5.7 Mills		21,236 72
County Rate	" at			
General Debentures	" at	12.0 "		44,166 98
Collegiate General Rate	" at	3.5 "		13,004 53
Public School Debentures	3,419,389 at	2.3 "		7,765 80
Public School General Rate	" at	7.5 "		25,585 78
Separate School Rate—same—	304,144 at			2,980 61
Soldiers' Memorial	3,688,533 at	1.0 "		3,716 58
Suburban Roads	" at	.5 "		1,840 29
		32.5 "		120,296 29
Local Improvement Frontage				14,757 96
Main Sewers			6,079 14	
Concrete Walks			5,138 32	
House Sewers			3,056 66	
Street Watering			232 15	
Elgin Creek			251 69	
			14,757 96	
Total				$135,054 25

TAX COLLECTOR JOHN RATH IN ACCOUNT WITH TOWN.

To Arrears 31st December, 1919	11,545 12	
" Collector's Roll Levies	135,054 25	
" Penalty on Arrears	284 15	
" Interest on Current Year	444 53	
By Cash Collections		137,558 69
" Arrears at 31st December, 1920		9,769 37
" Difference	01	
	$147,328 06	$147,328 06

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

STATEMENT OF ASSESSMENT AND LEVIES FOR YEAR 1921.

Assessment		
Land		1,315,600 00
Buildings		2,871,902 00
Business		157,626 00
Income		13,556 00
		4,358,684 00
Less Exemptions		625,400 00
		3,733,284 00
Total for School Purposes only		
Public	3,396,993 00	
Separate	336,291 00	
	3,733,284 00	
Less School purposes only		47,500 00
Total for all purposes		3,685,784 00

Tax Levy				
General Town Rate on	$3,685,784.	at	12.49 Mills	46,114 42
County Rate	"	at	8.78 "	32,355 79
General Debentures	3,685,784.	at	6.35 "	23,712 48
Collegiate General Rate.	"	at	.50 "	1,842 57
Suburban Roads	"	at	2.23 "	7,467 99
Public School Debentures	3,396,993.	at	10.65 "	36,161 31
Public School General Rate	"	at		4,331 42
Separate School Rate—same	336,291.			
			41.00 "	151,985 98

Local Improvement Frontage		15,113 22
Main Sewers	6,289 83	
Concrete Walks	5,138 32	
House Sewers	3,201 23	
Street Watering	232 16	
Elgin Creek	261 68	
	15,113 22	
Total		$167,099 20

TAX COLLECTOR JOHN RATH IN ACCOUNT WITH TOWN.

To Arrears 31st December, 1920	9,769 37	
" Collector's Roll Levies	167,099 20	
" Penalty on Arrears	266 83	
" Interest on Current Year	310 09	
By Cash Collections		164,652 77
" Balances written off as per authority given in Council Minutes, 17th May, 1921		433 65
" Arrears 31st December, 1921—as per list appended		12,359 07
	$177,445 49	$177,445 49

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Local Improvement Frontage Levies on Collector's Roll Compared With Special By-law Totals Authorized.

	1917	*1918*	*1919*	*1920*	*1921*
Total levied on Collector's Roll..................	13,126 63	13,916 77	14,445 68	14,757 96	15,113 22
Amounts authorized by by-laws for frontage tax, as per sheet..............	10,792 39	11,097 36	11,891 50	12,182 97	12,287 30
	2,334 24	2,819 41	2,554 18	2,574 99	2,825 92
Deduct levy for street watering not on debenture table sheet. No debentures being issued therefor.....	232 15	232 15	232 15	232 15	232 15
	2,102 09	2,587 26	2,322 03	2,342 84	2,593 77
Deduct levy for Elgin Creek By-law 1365—not on debenture table sheet. No debenture being issued therefor................	....	....	....	251 69	251 69
	2,102 09	2,587 26	2,322 03	2,091 15	2,342 08
Difference—presumed to be amount charged at $1.00 per foot frontage, for connection with trunk sewers	....	....	....	....	....
	$2,102 09	$2,587 26	$2,322 03	$2,091 15	$2,342 08

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

List of Grants and Donations for Five Years Ending 31st December, 1921.

	1917	*1918*	*1919*	*1920*	*1921*
Public Hospital	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
St. Francis Hospital	950 00	800 00	800 00	800 00	800 00
Town Band	500 00	503 85	526 01	1,225 75	1,226 06
Muskoka Free Hospital	10 00				25 00
* Canadian Patriotic Fund	5,000 00	5,000 00			
* Canadian Red Cross	1,000 00	1,000 00			
Mayor of Halifax	1,000 00				
Peter Thom, Band Stand	25 63				
C. H. Croziert " "	55 50				
L.O.L.—Lot 114 Queen St.	75 00				
Salvation Army		25 00			
Sick Children's Hospital		10 00			15 00
Belgian Relief		10 00			
Celebration Committee		110 00		334 94	304 53
* British Sailor's Relief		500 00			
G.W.V.A.			1,232 00	363 38	300 00
Children's Aid			200 00		
Women's Auxiliary Public Hospital			88 50		
Board of Trade			200 00		
Soldier's Rings:					
F. B. Phillips			511 00		
W. S. Bell			609 00		
W. H. Girvin			469 00	14 00	
Navy League				300 00	200 00
G. A. Phillips—Soldier's Railway Fare				12 20	
Harry Scott—Baseball Club				100 00	150 00
Poultry Association				50 00	
Arthur Jones—Repairing Rideau Boat					50 00
Motor Club					100 00
J. E. Burns—Trade Procession					50 00
Waterworks—free to Hospitals					506 48
	$9,816 13	$9,158 85	$5,835 51	$4,400 27	$4,927 07
* Deduct Patriotic Grants spread over term of years and included in debenture annuities	6,000 00	6,500 00			
	$3,816 13	$2,658 85	$5,835 51	$4,400 27	$4,927 07

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Capital Expenditure Contrasted with Debenture Issues.

For Five Years Ending 31st December, 1921.

Sewers, Waterworks, Drains and Sidewalks.

To Expenditure on Waterworks		13,236 16	
Year 1917	347 24		
" 1918	1,158 20		
" 1919	11,730 72		
	13,236 16		
By Debentures Issued			13,088 01
By-law 1364—1919	12,900 00		
" 1386—1919	11,514 00		
" 1413—1920	5,574 01		
	29,988 01		
Less paid over to Waterworks Commission in 1919	16,900 00		
	13,088 01		
To Expenditure on Sewers, Drains and Walks		77,303 83	
Year 1917—Main	15,583 96		
House	6,984 50		
Drains and Walk	12,378 47		
Walks	4,340 88		
1918—Drains and Walks	7,743 59		
House	2,824 67		
Main	1,642 45		
Walks	712 85		
1919—House	848 88		
Drains and Walks	2,991 52		
1920—House	2,671 85		
Drains	7,970 65		
Main	72 00		
1921—House	3,913 47		
Main	6,424 09		
	77,303 83		
By Debentures Sold			68,462 55
By-law 1268—1917	15,585 00		
1281—1917	5,794 18		
1338—1918	23,120 29		
1380—1919	10,203 09		
1424—1920	4,555 64		
1461—1921	9,204 35		
	68,462 55		
By Commutations			884 05
Dept. of Railways and Canals			
Walk at Foster's Lock, 1918	190 08		
Concrete Walks 1917-1921	693 97		
	884 05		
By Sewer Connection, Material Sold			3,293 65
Year 1917	1,621 04		
1918	544 86		
1919	430 35		
1920	304 22		
1921	393 18		
	3,293 65		
By Difference—not out of General Town Rate			4,811 73
		$90,539 99	$90,539 99

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

CAPITAL EXPENDITURE CONTRASTED WITH DEBENTURE ISSUES.

FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

NEW FIRE HALL AND EQUIPMENT.

To Expenditure		18,133 53	
Year 1920—Building	4,990 27		
1920—Equipment	10,157 50		
1921—Building	2,985 76		
	18,133 53		
By Debentures Sold 1920—By-law 1419			25,000 00
To Difference—Used for General Town purposes		6,866 47	
		$25,000 00	$25,000 00

GOVERNMENT DRAIN.

To Expenditure—Year 1917	3,863 08	
By Contribution—Dept. of Railways and Canals		2,345 00
By Difference—Met out of General Town Rate		1,518 08
	$3,863 08	$3,863 08

ELGIN CREEK.

To Expenditure		6,661 80	
Year 1919	4,914 07		
1920	849 01		
1921	898 72		
	6,661 80		
By Contributions Paid			
Canadian Pacific Railway, 1920			2,010 00
Township of Montague, 1920			775 00
By Amount authorized to be levied by special assessment on ratepayers in seven years—By-law 1365			1,405 00
By Difference—net out of General Town Rate			2,471 80
		$6,661 80	$6,661 80

SUBURBAN ROADS.

To Expenditure		13,497 97	
Year 1920	5,777 50		
1921	7,720 47		
	13,497 97		
By Debentures Sold			11,500 11
By-law No. 1440—1920	5,538 58		
1456—1921	5,961 53		
	11,500 11		
By Levies, Collector's Rolls			3,682 86
Year 1920	1,840 29		
1921	1,842 57		
	3,682 86		
To Difference—Used for General Town purposes		1,685 00	
		$15,182 97	$15,182 97

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

List of Town Officials for Five Years Ending 31st December, 1921.

	1917	*1918*	*1919*	*1920*	*1921*	*1922*
Mayor	J. F. Montgomery	Dr. W. S. Murphy.	Dr. W. S. Murphy.	Dr. W. S. Murphy	W. H. Code	W. H. Code
Treasurer	J. A. Lewis	J. A. Lewis	J. A. Lewis	J. A. Lewis	J. A. Lewis	J. A. Lewis
Clerk	J. A. Lewis	J. A. Lewis	J. A. Lewis	J. A. Lewis	J. A. Lewis	J. A. Lewis
Collector	John Rath	John Rath	John Rath	John Rath	John Rath	John Rath
Assessor	Wm. Hyndman	Wm. Hydnman	A. L. Conners	John Davis	Jas. B. Lyle	Jas. B. Lyle
Auditors	H. H. Layng	H. H. Layng	H. H. Layng	Dennison & Holcomb.	Jas. D. Grant	Jas. Grant
	J. E. Keir	W. J. Miller	W. J. Miller		Fred J. Hill	Fred J. Hill
Town Engineer	S. B. Code	S. B. Code	S. B. Code	S. B. Code	S. B. Code	S. B. Code
Medical Health	Dr. C. L. Easton	Dr. C. L. Easton	Dr. C. L. Easton	Dr. C. L. Easton	Dr. C. L. Easton	Dr. H. A. Kerfoot
Magistrate	B. E. Sparham	B. E. Sparham	B. E. Sparham	B. E. Sparham	B. E. Sparham	B. E. Sparham
Chief Constable	G. A. Phillips	G. A. Phillips	G. A. Phillips	G. A. Phillips	G. A. Phillips	G. A. Phillips
Public Library Director	W. E. Halpin	J. J. Marsh	R. Girouard	Wm. Halpin	J. J. Marsh C. B. Houston	R. Girouard
Councillors	J. E. Burns	J. E. Burns	J. E. Burns	John Craine	C. W. McBridge	
	A. G. Boyd	John Craine	C. H. Crozier	C. H. Crozier	D. H. Gemmell	
	J. Craine	W. H. Code	J. Church	W. H. Code	A. Leacock	
	M. F. Davidson	M. F. Davidson	J. Davidson	W. J. Miller	J. E. Norris	
	D. C. Healy	John Davidson	D. C. Healy	John Ower	C. A. Paterson	
	W. J. Miller	D. C. Healy	John Ower	W. M. Warden	Jos. Robinson	
	Dr. Murphy	John Ower	J. T. Pearson	A. G. Young	H. E. Smith	
	W. Warden	J. T. Pearson	W. Warden	R. Running	W. M. Warden	
	W. H. Code	Thos. Sloan	A. G. Young	M. F. Davidson	A. G. Young	
	R. Running	A. G. Boyd	M. F. Davidson			
Committees	Cemetery					
	Board of Health					
	Court of Revision					
	Street					
	Police					
	Suburban & Good Roads					
	Property					
	Relief					
	Reception					
	Finance					
	Printing					
	Railway					

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS

List of Salaries Paid for Five Years Ending 31st December, 1921.

as Contained in Salary Column of Cash Books.

Office	*Name of Employee*		*1917*	*1918*	*1919*	*1920*	*1921*
Auditors	H. H. Layng		75 00	85 00	85 00	90 00	
	John Keir		75 00	85 00			
	W. J. Miller				85 00		
	R. B. Ballantyne					90 00	
	Denison and Holcomb—part						1,055 04
Assessors	W. Hyndman		400 00	450 00			
	A. L. Conners				500 00		
	John S. Davis					525 00	
	J. B. Lyle						525 00
Clerk and Treasurer	Jas. A. Lewis		1,504 00	1,603 00	1,803 00	1,803 00	2,103 00
Collector	John Rath		700 00	700 00	800 00	1,000 00	1,200 00
Magistrate	B. E. Sparham		800 00	800 00	800 00	800 00	800 00
Messages	Officials' Telephones		50 66	65 00	65 48	72 27	77 43
Fuel Controller	W. B. Shields			75 00	75 00		
Police	H. A. Phillips	Chief	900 00	1,050 00	1,205 00	1,380 00	1,395 75
	R. Evoy	Sergeant	604 00	735 00			
	Wm. McGillivroy	Constable	135 00	11 50	60 25	156 50	47 50
	Thos. McBurnie	Suits	75 64				
	John Watts	Repairs	15 75	7 55	9 85	22 10	90
	C. J. Downey	Suits	77 60	83 00	203 50	137 50	129 40
	Gordon Hay	Constable	1 25	3 00	9 00	11 00	119 90
	M. Barrie	Constable	1 25	2 00			
	H. Hawkins	Constable		2 50			
	J. F. Montgomery	Suits		83 00	160 00	131 51	120 00
	Bradley Edmunds	Suits		22 00			
	John Lees	Constable		68 55	1,125 00	1,150 00	1,200 00
	John Willoughby	“		9 00			
	H. McFadden	“			2 00		
	L. A. Wilson	“			2 40		
	W. S. Murphy	“			4 00		
	Phillip Dawsett	“				4 00	
	Marshall Vaness	“					13 50
	Bootes & Bowery	“					3 65
	Robt. Lockhart	“					2 00
	Scott & Foster	“					18 00
Engineer	S. B. Code						10 00
			$5,415 15	$5,940 10	$6,994 48	$7,372 88	$8,821 07

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

List of Salaries Included in Other Accounts for Five Years Ending 31st December, 1921.

Office.	*Name of Employee.*	*1917*	*1918*	*1919*	*1920*	*1921*
Board of Health	Dr. C. L. Easton	....	....	....	250 00	500 00
	W. J. Ragsdale	200 00	200 00	425 00	75 00	100 00
	Gordon Day	....	....	....	....	100 00
Fire Department	Fire Brigade	1,150 00	1,875 00	1,825 00	1,825 00	1,689 60
Town Engineer	S. B. Code—Walks	125 00	40 00	....	....	28 00
	House Sewers	347 50	227 00	196 00	286 00	526 00
	Local Improvements	290 00	152 50	136 00	409 00	130 00
	Main Sewers	291 25	604 00	310 00	72 00	242 00
	Government Drain	99 00	......	....	....	....
	Streets	....	54 00	8 00	188 00	....
	Miscellaneous	....	16 00	149 85	30 00	....
	Waterworks	....	....	192 60	....	16 00
	Elgin Creek	....	....	....	20 00	104 00
		$2,502 75	$3,168 50	$3,242 45	$3,155 00	$3,435 60

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

COMPARATIVE CASH STATEMENT FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

Receipts.	*1917*	*1918*	*1919*	*1920*	*1921*
Cash on hand, 1st January	8,505 69	40,739 95	....	....	2,721 37
Tax Collector					
Real and Personal Levies	88,551 19	97,651 35	11,476 62	113,462 74	....
Local Improvements	12,028 93	12,703 74	13,253 98	13,291 22	156,302 82
Arrears	6,393 45	6,451 22	7,760 63	9,932 85	7,922 24
Street and Sprinkling	240 69	222 30	223 02	226 83	....
Interest on Arrears	302 46	279 46	397 85	444 53	427 71
Elgin Creek	....	....	....	202 40	....
Bank Loans	84,000 00	111,000 00	87,571 38	119,700 00	113,800 00
Cemetery	244 00	228 00	306 00	164 00	246 00
Dog Tax	323 50	304 20	332 80	366 20	475 60
Debentures	142,680 23	116,564 94	47,651 49	90,372 10	31,080 71
Fines and Fees	1,996 87	3,628 04	4,176 87	3,704 29	4,284 52
Interest on Debentures sold	78 72	703 01	211 66	132 88	5 00
Licenses	813 00	730 00	962 50	910 00	1,317 00
Library Fund	100 00	100 00	1,600 00	350 00	100 00
Market	375 00	375 00	390 00	390 00	390 00
Miscellaneous	197 53	576 46	470 54	210 45	1 75
Poll Tax	512 50	607 50	585 00	325 00	370 00
Provincial Government Railway Tax	95 50	108 10	99 50	103 70	149 20
Sewer Connections	1,621 04	544 86	430 35	248 17	393 18
Town Hall	17 00	23 00	149 00	226 00	130 00
Wood Account	....	3,020 92	....	372 75	38 25
Waterworks Comission	5,500 00	6,000 00	12,000 00	9,500 00	21,530 51
Street Supplies sold	201 00	42 49	....	56 05	....
Department of Railways and Canals	2,345 00	190 08	....	....	....
Sewers and Walks—Commutations	341 90	....	....	....	352 07
County Rate of 1917 returned	....	1,595 15	....	....	....
Debenture premiums and interest accrued	....	....	....	....	297 90
Hydro-Electric Commission—Debentures	....	....	....	....	16,157 68
Bank Overdraft at 31st December	....	4,123 42	3,553 86	....	....
	$357,465 20	$408,513 19	$293,603 05	$364,692 16	$358,493 51

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Comparative Cash Statement for Five Years Ending 31st December, 1921.

Payments.	*1917*	*1918*	*1919*	*1920*	*1921*
Bank Overdraft 1st January			4,123 42	3,553 86	
Board of Health	806 04	293 83	586 69	1,050 61	977 71
Bonus—By Laws	250 00	250 00	250 00	1,050 00	350 00
Bank Loans	84,000 00	111,000 00	82,027 28	123,600 00	115,500 00
Charity	585 62	541 56	778 06	271 89	637 57
Cemetery	119 80	93 50	127 73	2,671 80	106 75
Concrete Walks	4,340 88	712 85			
County Rate	1,760 76	3,990 30	2,067 47	2,062 18	2,068 51
Debentures	52,780 57	76,621 66	78,227 65	84,771 98	86,295 24
Elections	213 28	102 00	102 00	102 00	217 39
Fire Alarm	249 44	137 80	147 99	264 08	633 50
Fire Department	3,930 38	1,940 25	2,848 44	16,716 83	11,156 27
Grants and Donations	9,816 13	9,158 85	5,835 51	1,100 27	4,927 07
Government Drain	3,863 08				
Housing Commission			10 03	53 60	27 80
House Sewers	6,984 50	2,824 67	848 88	2,671 85	80 82
Hydro Electric Commission	60,000 00	102,757 71	11,999 06	22,198 66	
Interest on Bank Loans	1,853 92	2,102 32	1,020 57	2,188 51	2,063 13
Law Costs and Coroner's Fees	612 10	1,251 99	209 00	603 07	523 65
Local Improvements	12,378 47	7,713 59	2,991 82	7,970 65	26,279 76
Miscellaneous	450 60	565 41	361 66	493 23	313 38
Market	257 48	36 31	206 41	58 58	322 81
Main Sewers	15,583 96	1,812 45	1,914 07	921 01	33 00
Parks	215 90	207 12	207 20	300 00	301 00
Printing and Stationery	1,216 22	1,211 71	1,151 33	1,496 76	1,070 41
Public Library	1,100 00	1,100 00	1,400 00	2,000 00	2,025 00
Pumps and Wells	161 25	221 98	217 29	276 57	192 45
Provincial War Tax	3,766 57	3,723 64			
Registrar B. M. and D.	71 80	70 20		69 80	105 75
Salaries	5,415 15	5,940 10	6,994 18	7,372 88	8,721 07
Schools—Public	30,700 00	50,950 00	11,916 25	18,170 00	51,143 52
Separate	1,879 00	1,700 00	2,470 00	2,500 00	3,883 13
Sewer Maintenance	151 75	271 48	133 85	219 75	
Street Lighting	5,066 80	4,318 34	4,253 80	4,281 62	1,280 00
Streets Maintenance	4,557 15	8,558 15	3,308 88	8,738 36	11,269 67
Suburban Roads				5,580 73	7,720 17
Tax Rebates	71 48	13 34			30 20
Town Hall	867 93	1,065 63	2,451 93	1,591 38	1,182 41
Travelling		80 35	362 08	498 00	355 00

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Comparative Cash Statement for Five Years Ending 31st December, 1921.—Continued.

	1917	*1918*	*1919*	*1920*	*1921*
Waterworks Commission	347 24	1,159 20	29,049 55	599 67	1,253 81
Wood Account	....	3,348 90	....	333 58	83 98
Mother's Allowance	....	....	....	....	1,390 00
Public Receptions	....	....	....	....	455 26
New Steam Roller	....	....	....	....	1,814 00
Creditors	....	....	....	....	1,535 60
Cash balance, 31st December	40,739 95	....	....	2,721 37	7,159 39
	$357,465 20	$408,513 19	$293,603 05	$364,692 16	$358,493 51

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Town Treasurer.

Reconciliation of Town Cash Book with Bank Pass Books as at 31st December, 1921.

Balance at 31st December, 1921, in Current Account, as per Union Bank of Canada Certificate		146 45
Add Hydro-Electric Power Commission note charged to Town Account in error		10,000 00
		10,146 45
Less Local Improvement Account—overdraft		788 33
		9,358 12
Less Outstanding Cheques		2,198 73
Number 616	2 00	
" 622	5 94	
" 656	5 50	
" 657	27 30	
" 659	37 40	
" 661	10 77	
" 664	4 50	
" 668	152 59	
" 669	279 91	
" 670	117 70	
" 681	1,200 00	
" 685	100 00	
" 690	151 01	
" 691	104 11	
	2,198 73	
Balance 31st December, 1921, as shown by Town Cash Book		$7,159 39

List of Accounts Payable 31st December, 1921.

Name of Creditor.	*Amount*	*Total*	*Account Chargeable*
Record News Press	39 75		
Municipal World	16 68		
		56 43	Printing.
Peterborough Children's Aid	56 00		
Consumer's Coal Company	2 86		
Canton Cafe	10 10		
Picton Industrial School	30 50		
H. J. Clark	7 48		
		106 94	Charity.
Provincial Treasurer	197 50		
		197 50	Mother's Allowance.
American LaFrance Fire Engine Company	42 63		
		42 63	Fire Dept. Maintenace
Canadian Pacific Railway Telegraph	1 67		
		1 67	Board of Health.
Pay Roll No. 3	13 40		
		13 40	Streets Maintenance.
		$418 57	

These not in books.

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Reconciliation of Pay Roll Account with Bank Pass Book. as at 31st December, 1921.

Balance as per Bank Pass Book 31st December, 1921			77 08	
Add amount to be rendered from Town Treasurer to replace monies paid from this account			41 62	
Interest on overdraft, Sept., 1921		02		
Cheques paid on 1922 payrolls		45 60		
	6 40			
	6 40			
	12 00			
	7 20			
	13 60			
	45 60			
Item paid Canadian Cooperage Co. from this account for relief, 14th December, 1921		5 00		
		50 62		
Less amount deposited in excess of payroll total, 1920		9 00		
		41 62		
Outstanding Cheques, 31st December, 1921				118 70
		35 00		
		3 20		
		3 20		
		14 20		
		32 00		
		16 40		
		3 20		
		6 00		
		2 50		
		3 00		
		118 70		
			$118 70	$118 70

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

DECLARATION OF SAMUEL B. CODE, TOWN ENGINEER, 8TH NOVEMBER, 1922.

Administered usual form of oath.

1. Q. What is your name?
A. Samuel B. Code.
2. Q. You now hold the office of engineer of the Town of Smith's Falls?
A. Not exactly. The town pays me for what work I may do. Consulting engineers are sometimes called in for work of a special nature.
3. Q. Were you not appointed to the office of Town Engineer by by-law in 1907?
A. Yes.
4. Q. Do you not pass on all construction work done for the town?
A. I supervise the construction work for sewers, drains and concrete walks. I have nothing to do with the street work, the street foreman, Mr. Willoughby does that.
5. Q. But when constructing new streets, you finally pass on the work done?
A. Yes.
6. Q. Some street work was done during the last two years with crushed stone, did you supervise that work?
A. No.
7. Q. Are you the owner of the Rideau Construction Company?
A. Well, yes. The firm is registered, and I am the sole owner.

DECLARATION OF C. A. PATTERSON, M.D.

Administered the usual form of oath.

1. Q. What is your name?
A. Claude A. Patterson.
2. Q. You are now chairman of the Finance Committee of the town of Smith's Falls?
A. I am.
3. Q. You were a member of the Council in 1921?
A. I was and also in 1922.
4. Q. Are you a director of Northern Buttons Limited of the town of Smith's Falls?
A. I am.
5. Q. How long have you held this position?
A. Since its inception.
6. Q. What date was that?
A. Couldn't tell exact date of charter. Somewhere in May, 1922 I think.

INSURANCE POLICIES ON TOWN PROPERTIES AT 31ST DECEMBER, 1921.

Property Insured	Amount of Policy	Name of Company	Policy No.	Expiry Date
Market Building........	2,250 00	Alliance Assurance Co., Ltd..	2740677	3 Sept., 23
Fire Engine............	6,000 00	Guardian Assurance Co., Ltd	4987116	20 Nov., 23
Town Hall.............	5,000 00	North British & Mercantile..	425912	24 Mar., 23
Fire Equipment.........	1,500 00	Northern Assurance Co.....	5128919	1 Mar., 24
Stable and Equipment...	700 00	North British & Mercantile..	010331	12 May, 23
	$15,450 00			

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Public School Board in Account with Town.

1917

By Levy for general purposes at 5.6 Mills		19,461 01
“ Levy for debenture purposes at 1.9 Mills		6,478 90
“ Contribution by Separate School Supporters		78 30
To Debenture rate for Collegiate Institute included in above levy	4,250 80	
“ Public School debenture instalments due	2,306 40	
“ Cash paid to Public School Treasurer	19,500 00	
By amount overpaid by town		38 99
	$26,057 20	$26,057 20

1918

By Levy for general purposes at 5.7 Mills		19,680 35
“ Levy for debenture purposes at 2.1 Mills		7,177 15
“ Contribution by Separate School Supporters to debenture rate		67 74
To Debenture rate for Collegiate Institute included in above levy	4,043 26	
“ Public School debenture instalments due	3,201 63	
“ Discount on debentures sold under By-law 1309	563 13	
“ Cash paid to Public School Treasurer	23,490 00	
By amount overpaid by town		4,372 78
	$31,298 02	$31,298 02

1919

By Levy for general purposes at 8.3 Mills		28,276 83
“ Levy for debenture purposes at 2.3 Mills		7,755 24
“ Contribution by Separate School Supporters to debenture rate		68 68
To Debenture rate for Collegiate Institure included in above levy	4,622 29	
“ Public School debenture instalments due	3,201 63	
“ Cash paid to Public School Treasurer	28,297 60	
“ Pay Roll items	16 25	
By amount overpaid by town		37 02
	$36,137 77	$36,137 77

1920

By Levy for general purposes at 7.5 Mills		25,585 78
“ Levy for debenture purposes at 2.3 Mills		7,765 80
“ Contribution by Separate School Supporters to debenture rate		76 04
To Debenture rate for Collegiate Institute included in above levy	4,640 21	
“ Public School debenture instalment due	3,201 63	
“ Cash paid to Public School Treasurer	25,495 00	
“ “ “ “ “ “ “ Union Bank Note	5,000 00	
By amount overpaid by town		4,909 22
	$38,336 84	$38,336 84

1921

By Levy for general purposes at 10.65 Mills		36,161 31
“ Levy for debenture purposes at 2.23 Mills		7,467 99
“ Contribution by Separate School Supporters to debenture rate		84 07
To Debenture rate for Collegiate Institute included in above levy	4,350 43	
“ Public School debenture instalments due	3,201 63	
“ Cash paid to Public School Treasurer	31,250 00	
“ Waterworks charge for water supplied	326 58	
“ Amount shortpaid to School Board	4,584 73	
	$43,713 37	$43,713 37

Summary

Year 1917—Debit balance	38 99	
“ 1918— “ “	4,372 78	
“ 1919— “ “	37 02	
“ 1920— “ “	4,909 22	
“ 1921—Credit “		4,584 73
By amount overpaid to Public School Board in five years		4,773 28
	$9,358 01	$9,358 01

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Collegiate Institute in Account with Town.

1917

By Levy for general purposes at 27 Mills		10,052 56
“ Levy on Public School Supporters for debentures rate		4,250 80
“ Levy on Separate “ “ “ “ “		382 11
To Debenture instalments due	4,553 59	
“ Cash paid to Collegiate Institute Treasurer	10,000 00	
“ Amount shortpaid to School Board	131 88	
	$14,685 47	$14,685 47

1918

By Levy for general purposes at 4 Mills		14,894 54
“ Levy on Public School Supporters for debenture rate		4,043 26
“ Levy on Separate “ “ “ “ “		354 94
To Debenture instalments due	4,838 47	
“ Cash paid to Collegiate Institute Treasurer	15,460 00	
By amount overpaid to School Board		1,005 73
	$20,298 47	$20,298 47

1919

By Levy for general purposes at 3.7 Mills		13,621 86
“ Levy on Public School Supporters for debenture rate		4,622 29
“ Levy on Separate “ “ “ “ “		368 40
To Debenture instalments due	4,838 47	
“ Cash paid to Collegiate Institute Treasurer	13,602 40	
“ Amount shortpaid to School Board	171 68	
	$18,612 55	$18,612 55

1920

By Levy for general purposes at 3.5 Mills		13,004 53
“ Levy on Public School Supporters for debenture rate		4,640 21
“ Levy on Separate “ “ “ “ “		401 46
To Debenture instalments due	4,838 47	
“ Cash paid to Collegiate Institute Treasurer	17,975 00	
“ Amount overpaid to School Board		4,767 27
	$22,813 47	$22,813 47

1921

By Levy for general purposes at 6.35 Mills		23,712 48
“ Levy on Public School Supporters for debenture rate		4,350 43
“ Levy on Separate “ “ “ “ “		440 54
To Debenture instalments due	4,838 47	
“ Cash paid to Collegiate Institute Treasurer	19,450 00	
“ Waterworks charge for water supplied	116 94	
“ Amount shortpaid to School Board	4,098 04	
	$28,503 45	$28,503 45

Summary

Year 1917—Credit Balance		131 88
1918—Debit “	1,005 73	
1919—Credit “		171 68
1920—Debit “	4,767 27	
1921—Credit “		4,098 04
By amount overpaid to Collegiate Institute in five years		1,371 40
	$5,773 00	$5,773 00

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

SEPARATE SCHOOL BOARD IN ACCOUNT WITH TOWN.

1915

By Levy on assessment of $335,893. at 7.8 Mills		2,622 94
To Debenture rate chargeable for Collegiate Institute	409 75	
" Debenture rate chargeable for Public School debenture issued prior to 31st December, 1914	83 97	
" Cash paid to Separate School Treasurer	2,108 00	
" Balance owing to Separate School Board	21 22	
	$2,622 94	$2,622 94

1916

By Levy on assessment of $335,774. at 8.1 Mills		2,719 26
To Debenture rate chargeable for Collegiate Institute	402 93	
" Debenture rate chargeable for Public School debenture issued prior to 31st December, 1914	83 94	
Cash paid to Separate School Treasurer	2,163 69	
" Balance owing to Separate School Board	68 70	
	$2,719 26	$2,719 26

1917

By Levy on assessment of $313,206. at 7.5 Mills		2,349 02
To Debenture rate chargeable for Collegiate Institute	382 11	
" Debenture rate chargeable for Public School debenture issued prior to 31st, December 1914	78 30	
" Cash paid to Separate School Treasurer	1,879 00	
" Balance owing to Separate School Board	9 61	
	$2,349 02	$2,349 02

1918

By Levy on assessment of $270,947. at 7.8 Mills		2,113 37
To Debenture rate chargeable for Collegiate Institute	354 94	
" Debenture rate chargeable for Public School debentures issued prior to 31st December, 1914	67 74	
" Cash paid to Separate School Treasurer	1,700 00	
" Balance owing by Separate School Board		9 31
	$2,122 68	$2,122 68

1919

By Levy on assessment of $274,738. at 10.6 Mills		2,912 21
To Debenture rate chargeable for Collegiate Institute	368 40	
" Debenture rate chargeable for Public School debentures issued prior to 31st December, 1914	68 68	
" Cash paid to Separate School Treasurer	2,470 00	
" Balance owing to Separate School Board	5 13	
	$2,912 21	$2,912 21

1920

By Levy on assessment of $304,144. at 9.8 Mills		2,980 61
To Debenture rate chargeable for Collegiate Institute	401 46	
" Debenture rate chargeable for Public School debentures issued prior to 31st December, 1914	76 04	
" Cash paid to Separate School Treasurer	2,500 00	
" Balance owing to Separate School Board	3 11	
	$2,980 61	$2,980 61

1921

By Levy on assessment of $336,291. at 12.88 Mills		4,331 42
To Debenture rate chargeable for Collegiate Institute	440 54	
" Debenture rate chargeable for Public School debenture issued prior to 31st December, 1914	84 07	
" Cash paid to Separate School Treasurer	3,806 81	
" Waterworks charge for water supplied	76 32	
" Balance owing by Separate School Board		76 32
	$4,407 74	$4,407 74

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

SEPARATE SCHOOL BOARD IN ACCOUNT WITH TOWN.

SUMMARY

Year 1915—Credit Balance		21 22
1916— " "		68 70
1917— " "		9 61
1918—Debit "	9 31	
1919—Credit "		5 13
1920— " "		3 11
1921—Debit "	76 32	
Net Result—amount owing to Separate School Board	22 14	
	$107 77	$107 77

LIST OF TAXES WRITTEN OFF IN 1918.

Roll No.	Year Owing	Name	Amount
544	1911	Durant, M. C.	17 29
1492	"	Cahill, John	9 23
2276	"	McGilliway, Wm.	38 45
1725	1912	Martin, G. T.	16 35
1578	1915	Ross & Co.	5 38
497	"	Forrest, J. W.	6 98
766	"	Clint, J. B.	37 43
785A	"	Brinkman, J.	18 58
821	"	Rideau Garage	8 80
903	"	O'Reilly, C.	167 97
914	"	Salter, Adam J.	108 07
924	"	McGuirl, W. H.	7 69
939	"	Morrow, M. H.	30 73
1200	"	Kelly, John H.	4 89
1293	"	Ross & Co.	9 78
1302	"	Green, W. J.	5 86
1314	"	Arkell, Bessie M.	9 78
1316	"	Montgomery, V. E.	5 59
1319	"	Halpenny, D. M.	2 10
1325	"	Allen, A.	33 53
1356	"	Tompkins, John	13 19
1359	"	Dillabough, E.	2 79
1437	"	Allen & Hourigan	7 31
1456	"	McNichol, H. J.	2 79
1535	"	Sloan, Thos.	132 71
1691			
1894	"	Aboud, Geo.	5 44
2137	"	DeLaney, J. F.	65 66
2166	"	Broaghan, Pat.	2 94
197	1917	O'Reilly, Chas.	126 50
212	"	Salter, A. J.	91 56
794	"	Clint, J. B.	33 51
920	"	Duncan, J. G.	4 43
650	"	Groth, D. A. C.	6 33
1268	"	Percy, Effie	4 43
1283	"	Sloan, E. & Co.	170 45
1496	"	Cullen Bros.	7 59
1599	"	L.O.L. No. 88	3 48
1743	"	Dowsell, W. A.	9 31
1765	"	Ross, Geo. & Co.	7 97
2098	"	DeLaney, J. F.	55 66
2241	"	Intercolonial Harvester Co.	4 43
2852	"	Giroward, R.	3 09
			$1,306 05

Total Taxes written off		1,319 74
Amounts as per previous list	1,306 05	
Interest on arrears disallowed by Judge as per list 85	13 69	
	$1,319 74	$1,319 74

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

TAXES WRITTEN OFF IN 1918.—EXPLANATION OF DIFFERENCE.

LIST OF AMOUNTS OF INTEREST DISALLOWED BY JUDGE.

Roll No.	Year Owing	Name	Street	Lot No.	Amount
x 802	1913	Layng, Henry	George	Pt. 73	2 23
802	1914	Layng, Henry	George	Pt. 73	1 59
260	1915	McCallum, J. S	Brockville	Pt. blk. 258	4 62
465	1915	Layng, Henry	George	Pt. 73-74	1 01
2415	1915	Layng, Henry	McCann	74	1 05
319	1916	McCallum, J. H	Brockville	Pt. 258	2 20
436	1916	Layng, Henry	George	W. 47	48
2097	1916	Layng, Henry	McCann	74	51
					$13 69

x N.B.—80^2 means local improvement levy book No. 2, Roll No. 80

LIST OF TAXES WRITTEN OFF IN 1919.

Roll No.	Year Owing	Street	Lot No.	Name	Amount
2376	1915	Mary	N. 67	McGee, Edward	2 46
600	1917	James		Citizens Electric Co	111 32
1068	1917	William	112	Balfe, Mitchell	17 20
659	1918	Main	Pt. 24	Abass, Jas	20 95
886	“	Russell	235	Johnston, Wm	34 20
1933	“	Carthage	Block B.N	Electric Power Co., Smith's Falls	431 78
1345	“	Main	E. pt. 5	Morse, S. G	31 91
1354	“	Main	P.t 183-184	Coombs, H. S	8 55
1819	“	Beckwith	Pt. 26	Bell, David	28 50
2782	“	East Russell	122-3-4	Smith, J. Wesley	5 35
3003	“	Winnifred	140	Porter, James	1 42
500	“	James		Citizens Electric Co	228 00
554	“	John W	302	Grothe, A. C	14 25
					$935 89

LIST OF TAXES WRITTEN OFF IN 1921.

Roll No.	Year Owing	Street	Lot No.	Name	Amount
125	1919	Beckwith	Pt. 252-3	Bradford, Crawford	20 09
1313	“	William	Station and Yard	Can. Nat. Ry. Co	3 57
1213	“	Catharine	41	Ryen, Mathew	8 50
1354	“	Main	N.E. pt. 5	Johnston, Wm	39 93
1521-1522	“	Rideau Ave. W	Blk. B.K	Ryan, Mathew	70 85
1647	“	William	N. pt. 214	Lee, Sam	11 26
1678	“	William	N.E. pt. 103	Patterson, Frank J	11 26
2817	“	Russell E	122-3-4	Smith, I. Wesley	13 41
2516	“	Mary S	121	James, Stephen H	7 08
502	1920	Jason	Pt. Jason Island	Foster, Adam	24 38
643	“	Main	Pt. 22	Miller, Mrs. Fletwood	10 24
707	“	“	S. pt. 93	Corbett, Ross A	11 95
819	“	Mill	S.E. pt. 27	Dowsell, Wm	7 96
1080	“	Beckwith	C. pt. 218	Edwards, J. T	16 51
1112	“	Beckwith	N. pt. 96	Wiseman, A	55 25
“	“	“	“	Madden, Dr. E. D	10 57
1309	“	Main	N.W. 6	Hunter, R. N	19 34
1404	“	Market	N.E. 102	Crate Fuel Co	8 26
1454	“	Queen	5	Knaff, Fred	3 25
1548	“	Simpson	Pt. 3	Bothwell, Mrs. Newton	31 69
1576	“	Water	E½ 76	Scott, Bert	4 55
1734	“	Beckworth		English Church Cemetery	4 55
1735	“	“	1½ acres A.O. blk	Henniger, M. G	9 75
1850	“	Chamber	11	Harrison, F. S	4 55
2719	“	Russell	122-3-4	Smith, J. Wesley	12 19
2821	“	Smith's Falls Ave	35	Farrett, Mrs. Mary	12 71
					$433 65

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

List of Arrears of Taxes as at 31st December, 1921.

Roll No.	Name	Street	Lot No.	Amount
	1916			
2050	Fowlie, William	George W.	113-114-115	16 55
	1917			
2379	Fowlie, William	George W.	113-114-115	159 96
3038	Perrin, Mrs. Sarah	Smith's Falls Ave.	70	15 98
3062	“	Union	7	11 11
	1918			187 05
2283	Fowlie, William	George E.	113-114	176 01
2284	“	“	115	15 61
2879	Perrin, Mrs. Sarah	Smith's Falls Ave.	70	15 90
2906	“	Union	7	11 37
	1919			218 89
15	McGowan, Mrs. R	Abbott	247	19 55
835	Dowsett, William	Mill	S.E. pt. 27	9 63
943	Crate, Henry F	Water	S. pt. 64	29 26
1238	Hydro-Electric Commission	Carthage	Gov. land	58 98
2230	Fowlie, William	George E.	113-114-115	193 33
2912	Perrin, Mrs. Sarah	Smith's Falls Ave.	70	16 03
2939	“	Union	7	11 79
	1920			338 57
13	McGowan, Mrs. R	Abbott	247	28 41
423A	McInnis, John	George W.	533-534	7 15
528	McInnis, J. D.	“	527-528-532 E. 24 ft.	75 92
552	Warren, Mrs. Eliza	Lavinia	201-202	40 77
764	Mussell, Frank,	Merrick	217	17 87
771	Larkins, Patrick J	“	S.½ 222	5 35
817	Preston, Anthony	Mill	49-50	10 01
862	McInnis, John D	Quarry	439-440-441	92 95
892	Bennett, John	Russill	E ½ 451-452	9 82
925	Crate, H. F	Water	E. pt. 64	61 05
931	Brodie, R. J	Water	S. pt. 539	16 97
1173	Ewart, William	Brockville	24-25	18 67
1206	Hydro-Electric Commission	Carthage	Gov. land	53 62
1290	Connell, Wm. & Bishop, F. F	Florence	102-109	32 18
2162	Fowlie, William	George E.	113-114-115	175 76
2198	McNeil, Hamilton	Herbert	5	17 52
2258	Sister, Mrs. J. C	John E.	S. pt. W½ 47 S.E. ½ 47	2 12
2385	Connors, John	Lorne	44	4 47
2619	Hawkes, Mrs. C	McGill	S.½ 81	80 68
2812	Perrin, Mrs. Sarah	Smith's Falls Ave.	70	14 58
2830	Percival, Mrs. Nancy	Thomas	50	8 49
2830	Baker, Stewart	Thomas	W.½ 53	16 54
2839	Perrin, Mrs. Sarah	Union	7	10 73
	1921			801 63
7	Ryan, Wm. J	Abbott	274	18 45
12	Hourigan, Bros	“	248-249	16 30
14	McGowan, Mrs. R	“	247	31 35
15	Hourigan, M. J	“	S.½ 246	12 62
17	Hourigan, Thos	“	N½ 246	12 14
21	McClean, Margaret	Abel	113	65 77
23	Kempffer, James H	“	112	67 63
24	Thompson, Percy	“	N. pt. 111	28 45

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF ARREARS OF TAXES AS AT 31ST DECEMBER, 1921.

Roll No.	Name	Street	Lot. No.	Amount
	1921			
37	Ferguson, Wm.	Abel	65	23 43
51	Czahrynski, Byll	“	Pt. 50	41 00
54	Davis, Roy	“	46-47	24 60
63	Davis, G. A	“	40	12 30
68	McIntosh, Mrs. J. B	“	35	9 07
69	Gulley, Walter	“	34	31 73
74	Allport, Roy	“	29	37 22
96	De Salvo, H	Alfred	167-168	18 45
146	Plant, Ed	Beckwith	N.E. pt. 95	5 03
152	Webster, J. C	“	N.E. pt. 22	14 35
188	Allport, Roy	Breckenridge	N. pt. 144	31 37
197	Saunders, Richard	“	S. pt. 137	19 97
205	Beal, Elton	“	130	6 15
209	Moag, Andrew	“	125	5 13
210	Bennet, Mideal	“	S. pt. 83	22 04
244	Davis, Geo. A	Brockville	13	68 98
250	“	“	7	116 51
253	MacKay	“	4	54 47
258	Davis, Roy	“	49	81 02
259	Baker, Alex	“	48	47 24
274	Ryan, M	“	N.E. pt. blk. 258	193 95
316	McDonald, Mrs. C	Church	W. pt. 393	85 91
317	Garrin, Mr. E. R	“	394-395	19 72
341	Webster, J. C	“	E. pt. 262	45 94
354	Bradshaw, W. J	Davidson	182	65 60
361	Jenkins, H. A	“	E. pt. 63	9 87
369	Montgomery, J. F	Electric	505	162 32
382	Gilroy, Mrs. Ellen	Elm	W.½ 122-123	63 90
389	Beal, Wm	“	212	48 95
393	McLean, Howard	“	E. 160-161	33 88
406	McDonald, James	Elmsley	539	69 18
412	St. Francis Hospital	“	W. pt. D. & B.	11 99
421	Davis, J. T	George W	N. pt. 534, N. pt. 533	60 06
443	Garvin, R. R	“	S. 341-343	68 68
449	Brodie, R. J	“	Rear 80 S½ 81-82-83	171 39
458	Ainsley, Wm	“	N½-61	27 42
496	McCann, D. C	James	½ blk. B	42 76
500	McKenzie, Alex	Jason	Coal house office dock	33 21
525	McInnis, J. D	John W	528	22 98
527	“	“	E. 527, W. 526	67 84
549	Hourigan, Mary	Lavinia	L. 203-204, N. 203-204	50 97
551	Warren, Eliza	“	201-202	69 70
560	Hawkins, Herb	“	E½ 197	18 35
563	Phillips, Annie	“	N½ 195	14 02
564	Lalonde, N	“	S½ 195, pt. 194	47 14
565	Robb, Fred	“	193	15 73
566	Robb, David	“	192	7 53
571	Watkins, Ed	“	183	5 13
574	Beal, Elton	“	176	4 10
584	Patterson, Geo	“	N½ 158	19 31
586	Hourigan, Mary	“	N½ 156-157	56 72
592	Durant & Co	Lock	N.E. pt. Lock	11 48
593	Faulkner, Alex	“	“	20 50
593	Wood Mill Bakery	“	“	7 18
616	Sosnick, Jos	Lombard	243	15 64
619	Hourigan, Mary	“	245	37 11
624	Hourigan, Frank, Est	West of Abbott		8 20
634	Warrington, Samuel	Lombard	E. pt. C	29 15
641	Balfe & Shanks	Main	Pt. 22	10 05

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF ARREARS OF TAXES AS AT 31ST DECEMBER, 1921.

Roll No.	Name	Street	Lot No.	Amount
	1921			
642	Miller, Mrs. Fleetwood	Main	Upstairs	12 92
663	Neaudow, Sam	“	28	11 48
690	Client, Mrs. J. B.	“	S.W. pt. 90	24 40
703	Girven, W. H.	“	E. pt. 93	15 07
703	Gardiner, Mrs. E.	“	“	43 05
722	McDonald, Mrs. E. J	Mary W.	400	10 71
754	O'Brian, Peter	Merrick	209	49 46
755	Sinott, Thos	“	N. pt. 210	19 99
760	Ferrara, Jos	“	N½ 212-213	55 66
763	Russell, Frank	“	217	20 50
765	Salmon, Geo	“	218	15 38
770	Larkins, Patrick	“	S½ 222	6 15
773	Mansfield, W. J	“	Facing Abbott W. pt. 229-280	2 05
779	Hourigan, U. J	“	231	25 23
780	Code, James	“	232	18 05
785	Flaherty, M., Est	“	237	23 80
786	Code, Mrs. Geo	“	238	30 75
788	Hourigan, F., Est	“	239-240	11 28
790	Willoughby, Annie	“	241, S. 242	22 55
801	Condie, E. R.	Mill	S. 113	5 74
820	Hubbell, Mrs. Annie	“	1st S51 Bain	4 10
828	McKenzie, Alex	“	E½ 349-50	97 41
852	Brodie, R. J	Quarry	S. pt. 539	14 43
853	Brodie, Crawford	“	538	83 09
854	Brodie, R. J., Chemical	“		
856	McInnis, J. D.	“	439-440-441	106 60
858	“	“	S. pt. 540	45 10
890	Montgomery, J. F.	Russell	337	12 30
891	Bennett, John	“	E½ 452-451	11 28
892	McDonald, James	“	452-453-454	8 71
913	Seader, Berj	Water	58	02
919	Crate, H. F.	“	E pt. 34	66 13
923	Yarwood, James	“	66	39 92
925	Watkins, Mrs. Ed	“	N.W. cor. 540	18 45
926	Cornblatt, Max	“	N. pt. 537-539	33 00
947	Hunter, Annie, Est	“	W. pt. 48, E. 47	29 50
956	Keith, Mrs. M	William	111	136 51
993	Yarwood, Wm	“	447	56 18
990	Plant, Ed	“	S½ 330	56 67
1004	Sawford, Wesley	“		
	Sawford, Margaret	“	328	72 69
1027	Miller, Wm	Bay	N.E. 181	30 44
1028	Miller, Wm	“	S.E. 181	10 25
1043	Reid, G. H	“	169	44 75
1053	Spithourokinis, J	Beckwith	N.W. pt. 223-4	14 35
1054	Scott & Foster	“	“	16 16
1067	Aneno, Jos	“	S½ 224-3	192 40
1071	Hoag, A.	“	E. pt. 218	20 83
1076	Brinkman, Josiah	“	S. pt. 217	12 20
1088	Beal, Wm	“	W.E. pt. 106	8 61
1097	O'Hara Bros	“	S. 106-107	8 61
	J. H. McKay & Co., Simpson, Ferguson	“	“	24 60
1098	“ “	“	“	60 50
1099	“ “	“	“	84 66
1099	“ “	“	“	241 90
1100	“ “	“	“	5 41
1104	Wiseman, C.	“	Pt. 96	74 73
1108	Vacant	“	“	69 70
1114	Wilson, L. A.	“	Upstairs S½ 96	47 15
1123	Ross, H. A.	“	Pt. 1-6	31 57
1135	Clarke, Lila	“	Pt. 1	79 95
1139	Farmers Corp. Society	“	N.W. pt. 7	17 94

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF ARREARS OF TAXES AS AT 31ST DECEMBER, 1921.

Roll No.	Name	Street	Lot No.	Amount
	1921			
1174	Nerkley, Fred	Brockville	21	49 59
1179	McInnis, J. D.	“	25	19 53
1190	Ryan, M	Catherine	41	11 10
1194	Merkley, Fred	“	48	10 25
1211	Hydro-Electric Commission	Carthage	Govt. land	61 50
1232	Wilson, W. A., Est	Church	E. pt. 264	73 42
1247	O'Hara, Roy	Elm	N. pt. 11	45 15
1253	Graham, Mrs. Annie	“	N.E. 23	16 40
1302	Connell, Allman & Bishop, F	Florence	102-3-4-5-6-7-8-9	57 40
1308	Lyle, J. B	Lock	S. of Canal N. of Canal	4 10
1310	Warrer, Howard	“	“	5 74
1313	U.F.O. Co-operative	“	“	38 95
“		“	“	12 81
1315	Warner, Howard	“	Land S. of River	6 15
1316	“	“	“	6 15
1358	Best, John	Main	W. 189	32 98
1376	Cardiff, Wm	“	S.E. 196	6 11
1377	Dunn, Addy	“	S.E. 196	45 45
1382	Gregg, W.	“	Pt. 99	3 90
1435	Lloyd, Oscar	Market	E. 207-208	32 00
1438	Dunlop, David	“	N. pt. 2078	30 36
1445	Gordon, Geo	Oak	S. pt. 11	26 55
1453	McKenzie, Alex	Queen	358	24 47
2457	McKenzie, Edward, Est	“	347-8-9, 350-1-2	33 70
1475	Stewart, Mrs. Charlie	“	141	1 77
1485	Shanks, Jos	Rideau Ave. W.	1-2	60 81
1486	Frost, Edwin H	“	Blk. N	164 00
1496	“	“	1400	328 00
1526	Montgomery, J. F.	Russill	S. pt. 222	160 78
1542	Simmons, E. N.	“	E. pt. 241	4 41
1562	Wood, R. J.	Water	W. pt. 8	12 75
1585	Healy, D. C., Est	“	178	24 60
1586	“	“	N. 178	26 65
1625	Jarvis, Julia and Laura	“	N. pt. 158-159 E. 160	62 52
1688	Wellington, Geo	Albert	75-76	6 15
1690	Code, Jno. M	Ann	83	21 21
1695	Smith, Mrs. Geo	“	88-89	58 45
1713	Mason, Frank	Annabella	W. pt. 186 E. 94-95	33 36
1746	Garvin, R. R.	Beckwith	Pt. 31-25-26	79 21
1768	Patterson, C. A.	“	C.N.R. land	5 74
1780	White, John	“	Sp. 10	43 28
1814	Phillips, H.	Bourke	54	7 18
1823	Fitzgerald, Mrs. J	Casey	S.W. 101	83 94
1832	Turner, J. J	“	W. 179, E. 136	7 16
1845	McGuirl, W. H	“	W. pt. 103	91 02
1850	Brennagh, Jno.	Chamber	Pt. 19	31 23
1864	McKenzie, E., Est	“	276	14 61
1870	Row, J. L.	“	W. pt. 283	90 77
1895	Hall, Rolt B.	“	W½ 349	27 35
1917	Symm, Michael	Clure	S. pt. 46	31 15
1959	Wonsowik, Alex	Cornelia	23	18 01
1965	Muldoon, Mrs. Isabella	“	18	125 51
1970	McGillivray, Amenda	Daniel	W½ 26	66 82
1971	“ James A.	“	N.W. 29	58 07
1972	“ “	“	N.E. 29	58 97
1977	Brown, Jas.	“	N.W. 20	53 20
1978	Drinkwater, Jas	“	N.E. 20	46 38
1999	Healy, M.	“	S. pt. 174 N. pt. 173-4-5	191 75
2006	Webster, Levi	“	106	51 95

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

LIST OF ARREARS OF TAXES AS AT 31ST DECEMBER, 1921.

Roll No.	Name	Street	Lot No.	Amount
	1921			
2014	Maud, Mrs. R	Daniel	Pt. W½ 90-89	4 31
2021	Pratt, F. R	"	W. pt. S.E. Cor. McGill	83 68
2037	Young, W. I	Elmsley	S½ 52	51 21
2084	Miller, Wm	"	Daniel & Elmsley N.E. Cor	64 11
2092	Garton, J. B	"	50	146 25
2149	Monaghan, Wm	Elizabeth	W. pt. E½ 752	44 32
2187	Boland, Wm	Empress	50	23 58
2203	Hall, John	George E	W. pt. 107	26 61
2211	Fowlie, Wm	"	113-114-115	193 35
2225	Mento, Phillip	"	E. pt. 90	21 83
2252	McNail, Hamilton	Herbert	5	35 13
2252	Taman, John	"	7	39 22
2254	"	"	8	13 44
2277	Rideau Supply Co	"	N. 179 N.W. pt. 181, N.E. 180	10 87
2278	Cohen, Max	"	29	177 14
2279	Pratt, Dr. W	"	29	15 38
2289	Fammerton, R. A	Helen	E. 69, W. 68	27 09
2312	Lester, Mrs. J	John E	N.E. pt. 47	93 08
2330	Healy, D. C	"	23	26 65
2331	"	"	W½ 24	26 65
2332	"	"	E½ 24	26 65
2333	"	"	W½ 25	24 60
2334	"	"	E½ 25	24 60
2335	"	"	23-24-25	56 92
2350	Christie, Wm	"	31	37 18
2355	Towes, A. E	"	E. pt. 19	31 55
2368	Edward, Robt	"	W. pt. 43	100 65
2389	Wills, Ed	Johnston	N½ 14-15-16	26 53
2394	McEwen, Irene	"	34	7 64
2432	Loucks, Albert J	King	7	7 65
2433	Sofer, Wm	"	6-5	36 68
2434	Ackerley, Thos	"	1	6 15
2444	Hawkins, Hiram	Lorne	42	7 18
2445	Connors, John	"	43-44	20 50
2447	Dillabough, Lizzie M		46	3 59
2455	McNeil, Mrs	"	46	7 18
2487	Phillips, T. E	Mary S	86 pt. 85	53 05
2517	Ireland, Mrs. David	Montague	N. pt. 44-5	18 53
2520	"	"	E. pt. 46	20 50
2521	"	"	N. pt. 46	26 10
2567	Neil, James	"	40	11 60
2582	Redford, Jno. M	McCann S	74	24 52
2587	McWade, Wm	"	N. pt. S½ 76	4 31
2670	Allport, D. O	McGill	N.M. 21	3 59
2681	McKenzie, Alex	"	16-17	52 84
2687	Hawkes, Mrs. C	"	S½ 81	90 35
2691	Duffield, Richard	"	G	64 61
2707	McLellan, L. D	"	S.W. 111-110	47 90
2739	McGillivray, J. H	"	N. pt. N½ 31-32	47 15
2740	"	"	33	22 96
2746	Dopson, Thos	Princess	118	38 95
2757	Harlbert, Miss J	Queen	15 ac	102 50
2758	McKenzie, E., Est	"	"	225 50
2780	James Packing Co	"	Pt. 15	4 72
2785	McCann, Geo	Russell	121	4 10
2787	Smith, J. Wesley	"	122-123-124	13 33
2820	Allport, D. O	Railway Ave	16-18-19, Rear of store	12 30
2845	Elliott, Mrs. Alex	Robina	30	6 79
2853	Luscombe, Chas	"	S½ 39 N½ 39	20 76

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

List of Arrears of Taxes as at 31st December, 1921.

Roll No.	Name	Street	Lot. No	Amount
	1921			
2857	Coleman, Melville	Stephen	7	12 30
2860	Davis, Nancy	"	1	5 13
2877	Metcalf, Alvern	Smith's Falls Ave.	56-57	110 92
2883	Perrine, Est	"	70	14 99
2892	Farrell, Mary	"	35	30 09
2903	Percival, Mrs. Nancy	Thomas	E ½ 53	16 54
2906	"	"	50	6 51
2910	Flindall, Lillian M	Thurber	8674 Reg. plan	61 50
2911	Perrin, Sarah	Union	7	12 30
2944	Frost, Edwin H	William	15-8-159	41 00
2950	Ryan, Mat	"	37	6 53
2998	McKenzie, Est	Winnifred	130	15 78
3011	Nolan, Fred	"	S½ 150	51 04
1340	Miller, Wm	Main	N.W. 181	53 77
				$10,796 38

Summary.

Year 1916	16 55
1917	187 05
1918	218 89
1919	338 57
1920	801 63
1921	10,796 38
Total	$12,359 07

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Comparative Cash Statement of Current Account of Public School Board for Five Years Ending 31st December, 1921.

Receipts.	*1917*	*1918*	*1919*	*1920*	*1921*
Town of Smith's Falls requisitions	19,500 00	23,490 00	28,297 60	25,495 00	31,250 00
Township of Montague Grant	750 00	750 00	750 00	750 00	750 00
Government Grants—Town	357 87	463 35	538 58	345 76	126 14
Government Grants—Montague	198 75	273 52	60 00	60 00	60 00
Pupils' Fees	9 00	....	....	....	....
Miscellaneous	5 30	70 00	50 00	11 00	....
* Bank Loans obtained	9,000 00	7,200 00	9,655 00	5,000 00	....
Balance at first	....	4,189 17	104 29	25 28	....
Overdraft at end	....	....	....	294 44	576 46
	$29,820 92	$36,436 04	$39,455 47	$31,981 48	$32,762 60
Expenses					
Teachers' salaries—with superannuation deducted	16,036 24	17,306 60	19,048 74	22,477 76	24,914 92
Other salaries	2,430 00	2,907 82	3,268 29	3,767 00	4,636 64
Fuel	1,732 36	2,415 53	2,016 15	3,306 43	851 23
Light	63 63	61 35	75 28	74 29	82 74
Other supplies	151 09	673 79	382 08	263 77	245 74
Repairs	712 35	1,328 87	1,191 37	652 57	1,228 91
Buildings and Grounds maintenance	....	33 07	183 20	145 00	57 50
Equipment	1,037 56	65 57	120 22	24 04	126 85
Printing and Stationery	114 90	7 05	213 40	32 33	113 00
Teelphone	104 75	104 10	101 36	97 03	83 58
Insurance	495 88	70 00	66 00	1,333 75	120 00
Rent	275 00	....	....	....	....
Bank interest	45 45	94 00	54 10	7 51	7 05
Travelling Expenses	25 00	65 00	55 00	....	....
Miscellaneous	37 50	....	....	....	....
Bank loans repaid	2,000 00	11,200 00	12,655 00	....	....
Overdraft at first	370 04	....	....	....	294 44
Balance at end	4,189 17	104 29	25 28	....	....
	$29,820 92	$36,436 14	$39,485 47	$31,981 48	$32,781 60
Bank loans outstanding unpaid	7,000 00	3,000 00	....	5,000 00	....
* Balance shown in Cash Book, $380.05 O/D	2,810 84	113 04	32 88	O/D 286 84	O/D 568 86

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

RECONCILIATION OF CASH BOOK BALANCES AND THOSE SHOWN IN THIS STATEMENT.

1918			
Cash Book balance			113 04
Less H. Kemp cheque, 19th Nov., 1918, paid but not entered in Cash Book		8 46	
Less error in addition of items in Cash Book 31st, December, 1918		30	
		8 76	
Less error of previous years		01	8 75
Corrected balance			104 29
1919			
Cash Book balance			32 88
Less errors of 1918		8 75	
Add—error in entry of salary amount 28th November, 1919	50		
Add—error in calculation of bank interest charges	85	1 35	
		7 40	
Difference in cheque Bell Telephone, 23rd April		20	7 60
Corrected balance			25 28
Public Schools balance, 31st December, 1919			25 28
Collegiate Institute balance, 31st December, 1919			1,061 40
			$1,086 68

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Comparative Cash Statement of Collegiate Institute for Five Years Ending 31st December, 1921.

Receipts.	*1917*	*1918*	*1919*	*1920*	*1921*
Town of Smith's Falls Requisitions	10,000 00	15,460 00	13,602 40	12,975 00	19,450 00
Town of Smith's Falls—coal bin debenture	1,200 00	....	....	....	....
Government Grants	2,175 19	1,177 23	1,627 09	1,406 41	1,706 29
County Grant—Lanark	....	2,234 26	957 70	1,065 54	2,072 00
" —Leeds and Grenville	785 70	887 26	944 67	959 42	1,490 11
" —Carleton	102 81	97 48	106 60	107 82	143 75
Pupil's Fees	506 00	379 00	635 00	819 60	562 20
Miscellaneous	....	....	14 94	25 00	5 00
Bank Loans obtained	....	....	....	5,000 00	....
Balance at first	937 63	....	332 18	1,061 40	196 35
Overdraft at last	2,668 84	....	....	....	....
	$18,376 17	$20,235 23	$18,220 58	$23,420 19	$25,625 70
Expenses.					
Teacher's Salaries—with superannuation deducted	12,909 74	12,283 12	12,374 15	15,990 55	17,925 66
Other salaries	1,132 30	1,250 00	1,291 62	1,370 30	1,392 33
Fuel	1,889 91	2,263 80	1,114 20	2,544 78	847 25
Light	165 51	171 18	116 15	108 06	166 48
Other supplies	189 56	454 73	527 06	670 55	576 58
Repairs	177 80	122 03	838 31	879 08	1,851 90
Buildings and Grounds Maintenance	126 60	98 30	117 90	....	42 35
Equipment	18 00	159 15	66 37	21 65	1,140 36
Printing and Stationery	41 35	12 50	161 32	65 64	99 32
Telephone	34 35	34 25	36 53	54 98	36 00
Insurance	292 50	65 00	....	900 00	82 50
Bank Interest	....	59 90	....	....	....
Travelling	....	....	195 25	72 00	90 00
Miscellaneous	....	....	8 00	19 00	....
Bank Loans repaid	....	....	....	....	....
Examinations	238 55	260 25	312 32	527 25	677 12
Coal bin	1,160 00	....	....	....	....
Overdraft at first	....	2,668 84	....	....	....
Balance at end	....	332 13	1,061 40	196 35	698 85
	$18,376 17	$20,235 23	$18,220 58	$23,420 19	$25,625 70
Balance shown in Cash Book	$2,668 84	$332 18	$1,061 40	$188 75	$691 25

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Board of Education.

List of Insurance in Force 31st December, 1921.

	Insured Amount	Expiry Date	Where Placed	Policy No.
Collegiate Institute				
London Assurance	5,000 00	13 Jan., 1924	Furniture	4,316,286
Sun Insurance Office	5,000 00	20 Oct., 1923	Building	20,835
North British & Mercantile	5,000 00	13 Jan., 1924	Furniture	428,076
Western Assurance Company	5,000 00	25 Oct., 1923	Building	129,581
Nova Scotia Fire Agency	5,000 00	21 Feb., 1923	Furniture	45,048
Commercial Union	5,000 00	4 Oct., 1923	Building	9,356,545
Alliance Assurance Co	10,000 00	5 Oct., 1923	Building	2,756,930
Accidental Fire Insurance Co	20,000 00	23 Oct., 1923	Building	50,585
Norwich Union Fire	10,000 00	3 Jan., 1923	Building	6,222,953
London Assurance	10,000 00	23 Oct., 1923	Buildings and Furniture	5,761,524
Norwich Union Fire	10,000 00	17 Oct., 1923	Building	7,149,147
	$90,000 00			
Aberdeen School				
Sun Fire Office	2,000 00	16 Nov., 1924	Building	11,887,857
Guardian Assurance Co	5,000 00	25 Oct., 1923	Building and Furniture	4,986,982
Ocean Accident	8,250 00	25 Oct., 1923	Building	20,651
Caledonian Insurance Co	5,000 00	25 Oct., 1923	Building	465,586
Employers' Liabilitiy Assurance	1,750 00	21 Feb., 1923	Buliding and Furniture	9,308
Guardian Assurance Co	3,000 00	14 Jan., 1923	Building and Furniture	4,540,636
	$25,000 00			
Central School				
Western Assurance Co	2,500 00	25 Oct., 1923	Building	129,579
Phoenix Assurance Co	2,500 00	12 Mar., 1923	Building	8,790,263
General Fire Assurance Co	10,000 00	23 Oct., 1923	Building	451,068
Western Assurance Co	6,000 00	13 Dec., 1922	Building	504,399
Yorkshire Insurance Co	9,000 00	21 Feb., 1923	Building and Furniture	1,806,910
	$30,000 00			

Elgin School				
St. Lawrence Underwriters	10,000 00	22 Oct., 1923	Building and Furniture	212,732
Employers' Liability Assurance Co.	10,000 00	15 Jan., 1923	Building	9,309
North British & Mercantile	5,000 00	12 Jan., 1923	Building	431,792
Norwich Union Fire	10,000 00	12 Jan., 1923	Building	7,772,309
Norwich Union Fire	10,000 00	1 Nov., 1923	Building	7,968,412
Canada National Fire	10,000 00	22 Oct., 1923	Building and Furniture	39,215
Royal Exchange	5,000 00	15 Jan., 1923	Building	4,213,399
	$60,000 00			
Johnston School				
Yorkshire Insurance Co.	1,500 00	21 Feb., 1923	Building	1,806,910
Equitable Fire & Marine	10,000 00	23 Oct., 1923	Building	67,206
Western Assurance Co.	2,500 00	25 Oct., 1923	Building	129,580
North British & Mercantile	6,000 00	13 Nov., 1924	Building and Furniture	422,136
	$20,000 00			
Boiler Policy				
Travellers Indemnity Co.	$10,000 00	20 Jan., 1925		918,579

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

CASH STATEMENT OF PUBLIC LIBRARY FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

Receipts.	*1917*	*1918*	*1919*	*1920*	*1921*
Town Council Grant	1,400 00	1,400 00	1,400 00	2,000 00	2,000 00
Legislative Grant	173 87	167 90	189 57	207 07	206 29
Readers Tickets	51 00	49 90	55 25	61 93	62 25
Fines	28 60	27 78	38 77	49 57	49 62
Country Subscribers	2 50	3 00	4 50	8 50	....
Books Registered	3 15	2 20	2 75	75	....
Bank Loans raised	200 00	330 00	100 00	1,080 00	100 00
Cash balance at first	29 72	3 00	48 26	15 17	13 17
	$1,888 84	$1,983 78	$1,839 10	$3,422 99	$2,431 33
Expenses.					
Heat	364 91	255 43	352 31	373 25	459 00
Light	193 75	155 27	85 16	126 34	140 37
Repairs	52 85	12 90	44 91	114 47	71 11
Insurance	....	....	80 00	90 00	....
General Expense	130 78	115 35	90 54	84 49	116 67
Interest	1 65	2 75	1 10	4 40	1 00
Librarians salary	440 00	580 00	600 00	805 00	600 00
Assistant's salary	122 00	53 00	73 05	72 75	76 15
Books	231 45	261 22	291 36	383 51	564 19
Papers and Magazines	101 95	126 60	136 50	135 80	257 51
Printing	46 50	43 00	19 00	84 99	28 40
Binding material	....	....	....	4 82	....
Bank Loans repaid	200 00	330 00	50 00	1,130 00	100 00
Cash balance at last	3 00	48 26	15 17	13 17	16 93
	$1,888 84	$1,983 78	$1,839 10	$3,422 99	$2,431 33

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Public Library Insurance.

Policy No.	Company	Covering	Amount	Premium	Date of Expiry
64197	Equitable Fire & Marine	Building........	7,000 00	70 00	23 Feb., 1925
8790317	Phoenix Assurance......	Books..........	2,000 00	16 00	13 April, 1923
2740695	Alliance Assurance......	Building.. 7,800. Fixtures.....200.	8,000 00	60 00	20 Feb., 1919

Hydro-Electric Power Commission.

Comparative Balance Sheet for Four Years Ending 31st December, 1921.

Liabilities.	*1918*	*1919*	*1920*	*1921*
Capital Liabilities				
Debentures issued..................	150,225 00	161,225 00	184,725 00	184,725 00
Less redeemed......................	3,669 92	8,265 09	13,136 68	18,927 03
Outstanding........................	146,555 08	152,959 91	171,588 32	165,797 97
Reserves				
Debenture redeemed................	3,669 92	8,265 09	13,136 68	18,927 03
Depreciation.......................	3,375 00	8,223 00	13,392 60	19,550 00
Total Capital Liabilities and Reserves...	$153,600 00	$169,448 00	$198,117 60	$204,275 60
Current Liabilities				
Bank overdraft.....................	1,259 26	5,320 38	....	....
Bank Loan..........................	10,000 00	7,500 00	7,500 00	10,000 00
Accounts Payable				
Provincial Commission for power....	3,498 43	2,652 30	22,034 65	26,224 12
Other Creditors..................	2 75	....	212 80	378 69
Town of Smith's Falls C/A.........	460 33	14,536 31	460 33	460 33
Town of Smith's Falls Light Account	....	....	354 17	354 17
Total Current Liabilities...............	15,220 77	30,008 99	30,561 95	37,417 31
Total..............................	$168,820 77	$199,456 99	$228,679 55	$241,692 91

Assets.	*1918*	*1919*	*1920*	*1921*
Capital Assets				
Land..............................	$5,480 00	$5,480 00	$5,480 00	$5,480 00
Buildings..........................	15,308 10	15,308 10	15,308 10	14,008 10
Dams and Flumes...................	4,998 00	4,998 00	4,998 00	4,998 00
Turbines and Equipment.............	14,766 60	14,766 60	14,766 60	14,766 60
Steam Plant........................	10,545 00	10,545 00	10,545 00	10,545 00
Generators and Equipment...........	7,941 89	7,941 89	7,941 89	7,941 89
Sub-station Equipment..............	....	4,704 73	4,835 02	4,836 17
Distribution System................	44,028 70	53,984 03	59,322 50	64,753 49
Line Transformers..................	10,752 82	11,744 34	13,988 19	13,990 74
Meters.............................	15,107 71	17,646 29	19,195 00	20,631 06
Street Lighting Equipment..........	1,784 00	1,801 89	1,801 89	1,801 89
Miscellaneous Equipment............	1,894 97	2,979 17	3,084 73	2,784 28
Plant purchased—residue value.......	23,053 92	21,791 99	21,766 99	21,508 20
Debenture Discount.................	5,014 60	5,106 19	5,378 37	5,378 37
Dennis McGrath—balance for house purchased......................	....	....	....	1,203 25
Total Capital Assets..................	$160,676 31	$178,798 22	$188,412 28	$194,627 04

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Hydro-Electric Power Commission.

Comparative Revenue Account for Four Years Ending 31st December, 1921.

Current Assets	*1918*	*1919*	*1920*	*1921*
Cash on hand	40 00	40 00	40 00	40 00
Bank balance	....	....	944 37	4,006 70
Accounts Receivable				
Power and Light	2,898 57	3,476 62	4,538 05	4,408 97
Appliances	265 20	1,993 10	2,707 17	3,355 79
Provincial Commission for surplus refund	....	1,058 87	2,123 43	2,632 06
Sundry Debtors	12 00	....	....	22 90
Fuel on hand	300 00	300 00	300 00	300 00
Insurance prepaid	135 50	135 50	135 50	135 00
Stock of Appliances	2,186 82	4,171 97	8,895 97	6,838 54
Total Current Assets	5,838 09	11,176 06	19,683 99	21,739 96
Deficiency	2,306 37	9,482 71	20,583 28	25,325 91
Total	$168,820 77	$199,456 99	$228,679 55	$241,692 91
Income				
Current—Residential	12,080 77	12,980 26	18,890 21	23,971 87
" —Commercial	10,443 58	8,362 83	10,970 78	12,215 50
" —Power	4,344 58	12,436 33	22,495 93	24,712 09
" —Street Light	3,895 86	4,250 00	4,258 05	4,250 00
Lamps and Appliances Net	628 01	921 58	521 67	332 87
Miscellaneous—Net	852 38	89 50	180 47	921 06
	$32,245 18	$39,040 50	$57,317 11	$66,403 39
Expenses				
Power	3,498 43	10,347 76	24,536 86	32,910 44
Fuel	1,008 41	....	5,701 13	....
Power House—Operation	4,920 07	5,537 19	4,637 35	1,848 38
" —Maintenance	944 90	464 22	1,107 58	226 74
Line operation and maintenance	539 16	717 70	2,613 15	1,955 69
Street Lights maintenance	978 54	820 81	919 32	699 23
Billing and Collecting	1,676 10	3,391 92	2,938 22	2,526 04
General Expense and Salaries	4,821 11	4,083 54	4,821 23	5,236 99
Undistributed Expense	730 25	641 00	672 33	646 00
Depreciation of plant per schedule	3,375 00	4,848 00	5,615 00	6,158 00
Depreciation				
Auto 25%	....	137 50	137 50	137 50
Office Equipment 10%	....	285 00	241 50	343 75
Meter Maintenance	....	262 11	389 47	835 84
Interest—bank and creditors	289 68	604 11	11 06	1,463 74
	22,781 63	32,140 86	54,341 70	54,988 34
Gross Profits	9,463 55	6,899 64	2,975 41	11,415 05
	$32,245 18	$ 39,040 50	$57,317 11	$66,403 39
Capital Charges				
Debenture Principal	3,669 92	4,595 17	4,871 59	5,790 35
Debenture Interest	8,100 00	9,480 81	9,204 39	10,367 33
	11,769 92	14,075 98	14,075 98	16,157 68
Gross Profits shown above	9,463 55	6,899 64	2,975 41	11,415 05
Net loss each year	2,306 37	7,176 34	11,100 57	4,742 63
Lamps and Appliances				
Stock at first	....	2,186 82	4,171 97	8,895 97
Purchases	6,636 93	10,433 58	17,195 14	8,346 62
	6,636 93	12,620 40	21,367 11	17,242 59
Less Stock at end	2,186 82	4,171 97	8,895 97	6,838 54
Cost of articles sold	4,450 11	8,448 43	12,471 14	10,404 05
Sales	5,078 12	9,370 01	12,992 81	10,736 92
Gross Profits shown above	$ 628 01	$ 921 58	$ 521 67	$ 332 87

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

HYDRO-ELECTRIC POWER COMMISSION.

STATEMENT SHOWING CORRECTION OF REVENUE ACCOUNTS.

FOR FOUR YEARS ENDING 31ST DECEMBER, 1921.

1918	Residential	Commercial	Power
Ledger Credit	10,922 38	9,714 14	3,484 53
Add January, 1919 cash takings for unread meters to 31st December, 1918	1,250 19	776 08	872 30
	12,172 57	10,490 22	4,356 83
Deduct estimates already provided	91 80	46 64	12 25
Corrected Revenue for year	$12,080 77	$10,443 58	$4,344 58
1919			
Ledger Credit	12,890 03	8,313 76	12,500 29
Deduct January, 1919 cash takings because of adjustment with 1918	1,250 19	776 08	872 30
	11,639 84	7,537 68	11,177 99
Add January, 1920 cash takings for unread meters to 31st December, 1919	1,379 54	838 74	1,258 34
	13,019 38	8,376 42	12,436 33
Deduct estimates already provided	39 12	13 59	....
Corrected Revenue for year	$12,980 26	$8,362 83	$12.436 33
1920			
Ledger Credit	19,438 32	11,668 62	22,392 75
Deduct January, 1920 cash takings because of adjustment with 1919	1,379 54	838 74	1,258 34
	18,058 78	10,829 88	21,134 41
Add January, 1921 cash takings for unread meters to 31st December, 1920	2,299 84	434 51	1,803 70
	20,358 62	11,264 39	22,938 11
Deduct estimates already provided	1,468 41	293 61	229 38
	18,890 21	10,970 78	22,708 73
Deduct Waterworks account paid twice	....	....	212 80
Corrected Revenue for year	$18,890 21	$10,970 78	$22,495 93
1921			
Ledger Credit	25,753 61	12,557 94	25,533 42
Deduct January, 1921 cash takings because of adjustment with 1920	2,299 84	434 51	1,803 70
	23,453 77	12,123 43	23,729 72
Add January, 1922 cash takings for unread meters to 31st December, 1921	2,541 83	495 01	1,372 13
	25,995 60	12,618 44	25,101 85
Deduct estimates already provided	2,023 73	402 94	389 76
Corrected Revenue for year	$23,971 87	$12,215 50	$24,712 09

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Hydro-Electric Power Commission.

Appraisal of Original Capital Assets Purchased in 1918 as Made by the Provincial Commission at Replacement Cost, 23rd April, 1918.

	Gould Plant	Frost Plant	Combined
Real Estate	5,480 00	....	5,480 00
Dams and Flumes	3,771 00	1,227 00	4,998 00
Buildings	2,539 00	12,250 00	14,789 00
Turbines and Equipment	6,180 00	8,586 60	14,766 60
Generators and Equipment	3,604 00	4,158 00	7,762 00
Distribution System	9,021 00	23,535 30	32,556 30
Transformers	3,895 00	4,909 00	8,804 00
Meters	5,006 10	5,390 60	10,396 70
Steam Plant	....	10,545 00	10,545 00
Street Lighting	....	1,784 00	1,784 00
* Plant purchased	20,503 90	2,614 50	23,118 40
	$60,000 00	$75,000 00	$135,000 00

Statement of Depreciation Account as Set up by Provincial Commission.

	1919	*1920*	*1921*
Deductions from Capital			
Land	5,480 00	5,480 00	5,480 00
Miscellaneous Equipment	2,979 17	3,084 73	3,265 53
Miscellaneous Construction Exp	4,846 59	5,118 77	5,118 77
Old Plant	21,791 99	21,766 99	21,508 20
Steam Plant	10,545 00	10,545 00	10,545 00
Buildings	5,000 00	5,000 00	5,000 00
Total deductions	50,642 75	50,995 49	50,917 50
Total Plant at beginning of year	158,416 71	178,548 62	188,152 68
Total Plant at end of year	178,548 62	188,152 68	194,845 44
Total	336,965 33	366,701 30	382,998 12
Divided by 2	168,482 67	183,350 65	191,499 06
Deductions as above	50,642 75	50,995 49	50,917 50
	117,839 92	132,355 16	140,581 56
Base Rate 4%	4,713 00	5,294 00	5,623 00
Improvement Rate—on previous year reserve 4%	135 00	321 00	535 00
Total Charge	4,848 00	5,615 00	6,158 00
Total Accumulated, 1918 $3,375 00	8,223 00	13,838 00	19,550 60
Less Renewals charged	....	445 40	....
Balance at credit	$8,223 00	$13,392 60	$19,550 60

* Plant purchased $23,118.40 has no tangible value and represents goodwill paid when purchasing the two plants, as shown above.

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Hydro-Electric Power Commission.

Hydro-Electric Power Commission in Account with Municipal Corporation.
31st December, 1921.

				Dr.	Cr.
31 Dec., 1918	To payments made by Town Council on behalf of Hydro-Electric Power Commission and omitted from books of latter organization				
	Smith's Falls Electric Company—goods purchased			123 28	
	James Shanks—cutting trees			50 00	
	Bank Interest on Hydro account overdraft			15 20	
	Note discounted at bank for			12 25	
	Hydro Commission paid for		10,400 00		
	Proceeds credited		10,387 75		
			12 25		
	Debentures of Hydro Commission			259 60	
	Sold and paid over to Hydro as follows:				
	By-law 1302	4,725 00			
	Other issue $1,900. and int.	1,944 23			
		6,669 23			
	Cash received from sale thereof	6,409 63			
		259 60			
	By Balance due to Municipal Corporation				460 33
				$460 33	$460 33

Sale of Property to Dennis McGrath
for which no ledger account is set up.

Terms.......Sale Price, $1,300.00 payable $100.00 down and $100.00 half yearly, with interest at $6\frac{1}{2}\%$ per annum. Also payment of government lease at $15.00 per annum.

10 Oct., 1921	To sale price of house on land from Government at Slys Rapids as per agreement of sale this date	1,300 00	
31 Dec., 1921	To proportion of rent from 10 October, 1921 to 31 December, 1921	3 25	
21 Dec., 1921	By cash		100 00
31 Dec., 1921	By balance at this date carried down		1,203 25
		$1,303 25	$1,303 25
1 Jan., 1922	To Balance—brought down	1,203 25	
1 Jan., 1922	To Rent of lease for 1922	15 00	
10 April, 1922	To Interest at $6\frac{1}{2}\%$ per annum on $1,200.00 for six months	39 00	
10 Oct., 1922	To Interest at $6\frac{1}{2}\%$ per annum on $1,200.00 for six months	39 00	
6 Jan., 1922	By Cash		18 25
10 April, 1922	"		39 00
10 Oct., 1922	"		39 00
10 Oct., 1922	" principal		100 00
*10 Oct., 1922	By Balance at this date		1,100 00
		$1,296 25	$1,296 25

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* Principal $100.00 in arrears, not having been paid on due date, 10th April, 1922.

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Hydro-Electric Power Commission.

Accounts Payable as at 31st December, 1921.

Creditor	Date of Invoice 1921	Amount	Total	Account Chargeable
E. M. Kerfoot—Rent	Dec.	33 33		
W. Miskelly	8 Nov.	1 90		
United Typewriter Co., Ltd	14 Dec.	5 30		
			40 53	General Office Expenses
Clarke & Lewis	31 Dec.	20 45		
Cameron & Leacock	31 Dec.	4 00		
Patterson Motor Sales	23 Dec.	27 53		
			51 98	Distribution System Mtce.
Canadian Westinghouse Co., Ltd	30 Dec.	1 62		
Can. Pacific Railway Telegraph Co	24 Dec.	31		
Canadian General Electric Co., Ltd	21 Dec.	8 00		
Canadian General Electric Co., Ltd	19 Dec.	37 64		
Moffatt Stove Co., Ltd	23 Dec.	8 12		
Moffatt Stove Co., Ltd	27 Dec.	43 65		
Rogers Electric Co., Ltd	18 Dec.	27 88		
Rogers Electric Co., Ltd	21 Dec.	3 02		
O'Hara Bros	12 Nov.	16 71		
			146 95	Lamps and Appliances
Hydro-Electric Power Commission of Ontario	31 Dec.	139 23		
			139 23	Interest.
Hydro-Electric Power Commission of Ontario	Jan.-Aug. Dec.	23,891 79 2,332 33		
			26,224 12	Power.
			$26,602 81	

List of Insurance in Force at 31st December, 1921.

No. of Policy	Name of Company	Insured Amount	Expiry Date	Location of Risk
50,064	Niagara Fire Insurance Company	2,000 00	1 Jan., 1923	Substation Bldgs. and Equipment
183,062	Mount Royal Assurance Company	10,000 00	2 Nov., 1922	Substation Bldgs. and Equipment.
3082,055	Alliance Assurance Company	5,000 00	15 Feb., 1922	Lamps and Appliances.
3082,056	Alliance Assurance Company	2,000 00	15 Feb., 1922	Lamps and Appliances.
167,906	Mount Royal Assurance Company	10,000 00	2 Nov., 1918	Substation Bldgs. and Equipment.
554,917	Liverpool—Manitoba Assurance Co.	2,000 00	28 Jan., 1923	Furniture...$1,000. Stock...... 1,000.
1,294	Employers' Liability Assurance Co.	10,000 00	1 Jan., 1923	Employers' personal liability.
		$41,000 00		

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Hydro-Electric Power Commission.

Bank Reconciliation, 31st December, 1921.

Balance as per Bank Pass Book, 31st December, 1921		7,585 53
Less Outstanding Cheques		3,578 83
Cheques No. 227	21 00	
" 240	1 35	
" 244	51	
" 251	326 44	
" 256	8 98	
" 262	2 49	
" 264	56 71	
" 265	15 25	
" 266	10 05	
" 267	18 01	
" 268	2,573 33	
" 269	391 83	
" 271	72 59	
" 272	61 00	
" 273	19 29	
	3,578 83	
Balance at 31st December, 1921—as per ledger		$4,006 70

H. F. Shearer Pay Roll Account.

Balance as per Bank Pass Book, 31st December, 1921	57 50
Less Outstanding Cheques to J. A. Scroggie paid in 1922	57 50

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Waterworks Commission.

Balance Sheet as at 31st December, 1921.

Liabilities.			
Current			597 09
Accounts Payable		597 09	
Debentures			157,177 40
Proportionate share of debenture issued to equal capital construction asset in 1920		225,918 62	
Proportion of debentures issued under By-law 1461, by Town Council assumed ⅓ of $9,204.35		3,068 79	
		228,987 41	
Less debentures redeemed		71,810 01	
Total to 31st December, 1920	65,357 07		
From operating in 1921	6,452 94		
	71,810 01		
		157,177 40	
Surplus			
Residue shown in Surplus Account sheet			4,967 79
			$162,742 28
Assets.			
Current			4,436 48
Bank balance		129 10	
Petty cash balance		2 12	
Accounts Receivable		3,000 43	
C.P.R., 4th quarter	2,097 54		
Other rates			
1920	28 75		
1921	874 14		
	3,000 43		
Capital Expenditure		1,304 83	
For meters in 1921, for which debentures may be issued—Ledger Account	1,228 70		
Accounts Payable	76 13		
	1,304 83		
		4,436 48	
Capital Assets—acquired from operating surplus			1,128 40
Furniture		251 25	
Meters and Pumps in 1920		877 15	
		1,128 40	
Fixed			157,177 40
Proportion of capital construction cost taken over in accordance with agreement Town Council—as per sheet		225,918 62	
Addition in 1921—by ⅓ share of expenditure by Town Council, under By-law 1461, $9,204.35		3,068 79	
		228,987 41	
Less reduction of capital value by debentures redeemed being equivalent to depreciation over life of works		71,810 01	
		157,177 40	
			$162,742 28

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

WATERWORKS COMMISSION.

COMPARATIVE REVENUE STATEMENT FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

Income	*1917*	*1918*	*1919*	*1920*	*1921*
Water Rates—Consumers Net	12,071 59	14,228 78	15,600 52	16,606 59	19,390 14
C.P.R.	5,171 81	5,691 63	8,018 69	8,858 68	8,331 47
Municipal—Est.	6,715 00	6,715 00	6,715 00	6,715 00	7,241 32
	23,958 40	26,635 41	30,334 21	32,180 27	34,962 93
Less Rebates	4 77	8 44	6 34	....	11 38
	23,953 63	26,626 97	30,327 87	32,180 27	34,951 55
Less Discounts	....	....	....	....	1,455 84
	23,953 63	26,626 97	30,327 87	32,180 27	33,495 71

Expenditure					
Chlorine	610 25	701 17	1,061 05	822 20	538 21
Fuel	5,050 26	6,203 50	3,483 94	1,151 91	1,286 17
Incidentals	24 42	....	....	50 30	1 05
Light	50 00	50 71	64 72	88 81	86 03
Plant Supplies	638 22	451 04	400 88	97 21	211 46
Postage	....	....	....	120 00	109 49
Power	....	....	....	3,911 88	2,586 95
Rent	....	....	....	120 00	112 00
Repairs to Mains	144 69	206 60	85 64	395 45	307 17
Repairs to Plant	474 41	609 30	830 62	2,644 34	2,452 42
Miscellaneous	602 11	1,161 23	454 30	....	92 97
Salaries—per list	3,813 60	4,226 45	4,355 00	5,064 95	5,521 74
Stationery and Printing	....	....	....	90 68	163 32
Telephone and Telegrams	....	....	....	100 70	86 20
Thawing Hydrants and Pipes	....	....	....	664 17	10 25
Repairs to Hydrants	....	....	....	....	152 09
Dennison & Holcomb audit	....	....	....	....	1,165 84
Debentures					
Principal	4,440 93	4,646 09	5,331 53	5,983 92	6,452 94
Interest	6,754 01	6,567 28	7,409 61	7,960 92	8,073 46
Interest Town,	....	....	....	....	19 54
Expended by Town Council	....	....	418 83	599 67	
	22,602 90	24,823 37	23,896 12	29,867 11	29,439 30
Less outstanding cheques of 1917 charged again in 1918 expense	....	157 17	02	....	....
	22,602 90	24,666 20	23,896 10	29,867 11	29,439 30
Deduct R. Craig, shortages from inflated expenses, etc.	500 76	433 29	664 20	....	....
	22,102 14	24,232 91	23,231 90	29,867 11	29,439 30
Surplus—after providing for debentures principal—but without allowance for depreciation.	1,851 49	2,394 06	7,095 97	2,313 16	4,056 41
	$23,953 63	$26,626 97	$30,327 87	$32,180 27	$33,495 71

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

List of Salaries Paid as Shown in Statement.

1917	
Wm. Carnegie	1,200 00
Richard Craig	600 00
J. Hanna	972 80
T. O'Mara	818 30
J. Perry	81 25
T. Maddock	70 75
J. Roe	70 50
	3,813 60
1918	
W. Carnegie	1,250 00
J. Hanna	814 20
J. Maddock	189 75
R. Craig	690 00
T. O'Mara	100 00
P. Galvin	880 00
T. Rabb	45 00
T. Ackerley	181 50
E. Ray	24 50
M. Hogan	42 00
H. Blake	6 00
C. Thomas	3 50
	4,226 45
1919	
T. Ackerley	1,110 00
W. Carnegie	1,295 00
P. Galvin	1,110 00
R. Craig	720 00
G. Ellis	36 00
B. Branson	84 00
	4,355 00
1920	
W. Carnegie	1,505 00
P. Galvin	1,261 00
Jas. Scott	293 35
R. Craig	900 00
W. J. Waffle	499 20
T. Ackerley	506 40
B. Dowsett	100 00
	5,064 95
1921	
W. Carnegie	1,680 00
R. Craig	705 00
P. Galvin	1,214 40
Union Bank for collecting at $200.00 p.a.	133 33
D. S. Noad	150 00
Jas. Scott	1,155 67
Thos. Maddock	483 34
	$5,521 74

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

WATERWORKS COMMISSION.

SURPLUS ACCOUNT SHOWING DISPOSITION THEREOF 31ST DECEMBER, 1921.

31st December, 1916, by Balance at credit—represented by			2,734 67
Accounts Receivable	1,824 18		
R. Craig debt 1914–1916	865 43		
Furniture	251 25		
	2,940 86		
Less Cash and Bank Overdraft	206 19		
	2,734 67		
By Net Profits shown from operations			17,711 09
Year 1917	1,851 49		
1918	2,394 06		
1919	7,095 97		
1920	2,313 16		
1921	4,056 41		
	17,711 09		
To Profits paid over to Town of Smith's Falls—as per sheet		15,477 97	
To Residue shown on Balance Sheet		4,967 79	
		$20,445 76	$20,445 76

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

WATERWORKS COMMISSION.

SUMMARY OF WATER RATES REGISTER, 31ST DECEMBER, 1921.

To Outstandings of 1920		2,664 20	
House Users—per statement	214 62		
Additions made since	52 00		
	266 62		
C.P.R., 4th quarter	2,397 58		
	2,664 20		
To Omissions from 1920 recapitulated at 31st December, 1921		8 30	
To Water Rates chargeable for year		34,962 93	
C.P.R	8,331 47		
Municipal	7,241 32		
Other Consumers	19,390 14		
	34,962 93		
By Cash received credited to accounts in Water Rates Register			33,141 98
Water Consumers	17,001 44		
Tapping Mains	13 50		
Connections	4 78		
Other services	11 56		
Municipal Depts	7,241 32		
C.P.R.—3 quarters	6,233 93		
C.P.R.—1920 balance	2,397 58		
Other 1920 outstandings	237 87		
	33,141 98		
By Outstandings, 31st December, 1921			3,000 43
Water Consumers, 1920	28 75		
Water Consumers, 1921	874 14		
C.P.R.—4th quarter	2,097 54		
	3,000 43		
By Discounts Allowed			
Aggregate of quarterly allowances shown in Water Rates Register			1,455 84
By difference between cash deposited and credited in Water Rates Register			37 18
Deposited	33,179 16		
Credited	33,141 98		
	37 18		
		$37,635 43	$37,635 43

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

WATERWORKS COMMISSION.

TOWN OF SMITH'S FALLS IN ACCOUNT WITH WATERWORKS COMMISSION.

FOR FIVE YEARS ENDING 31ST DECEMBER, 1921.

31 Dec., 1917	By Debenture Annuities due			11,194 94
	To Water supplied for municipal purposes—estimated		6,715 00	
	" Cash paid over		5,500 00	
31 Dec., 1918	By Debenture Annuities due			11,213 37
	To Water supplied for municipal purposes—estimated		6,715 00	
	" Cash paid over		6,000 00	
31 Dec., 1919	By Debenture Annuities due			12,741 14
	" Expenses paid by Town Council			418 83
	To Water supplied for municipal purposes—estimated		6,715 00	
	" Cash paid over		12,000 00	
31 Dec., 1920	By Debenture Annuities due			13,944 84
	" Expenses paid by Town Council			599 67
	To Water supplied for municipal purposes—estimated		6,715 00	
	" Cash paid over		9,500 00	
31 Dec., 1921	By Debenture Annuities due			14,545 94
	" Expenses paid by Town Council			1,253 81
	To Cash paid over		21,530 51	
	Expenses	1,165 84		
	Debentures	14,364 67		
	Reserve Fund	6,000 00		
		21,530 51		
	By Balance—being appropriation of profits from Waterworks System			15,477 97
			$81,390 51	$81,390 51

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

WATERWORKS COMMISSION.

ACCOUNTS PAYABLE AS AT 31ST DECEMBER, 1921.

Creditor.	Date of Invoice			Account Chargeable
General Supply Co.	November...	6 93		
	17 December	159 56		
			166 49	Chlorine.
British American Oil Co., Ltd.	10 November	20 45		
Clarke & Lewis	31 December	115 23		
			135 68	Supplies.
Cameron & Leacock	August......	60		
Livingstone, S.	31 December	14 75		
			15 35	Repairs.
Hawking, R.	November...	3 75		
Jones Packing & Provision Co.	14 December	35 00		
Thom, P. A.	23 December	79 69		
Tysick, N.	December...	9 65		
			128 09	Hydrants.
Davidson, John	9 November	9 10		
			9 10	Mains.
Hydro-Electric Power Commission	31 December	66 25		
			66 25	Power.
Francis Hankin & Co.	16 November	76 13		
			76 13	Meters.
			$597 09	

UNION BANK RECONCILIATION, 31ST DECEMBER, 1921.

Balance as per Bank Pass Book, 31st December, 1921		245 42
Less Outstanding Cheques		116 32
Number 4	7 93	
" 5	2 81	
" 269	1 05	
" 266	63 48	
" 270	35	
" 272	3 50	
" 273	3 20	
" 278	26 00	
" 279	8 00	
	$116 32	
Balance as per Cash Book, 31st December, 1921		$129 10

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Waterworks Commission

List of Unpaid Accounts as at 31st December, 1921.

Water Rates.

No in Register	Name of Consumer	Address	Amount
2	Mrs. James MacLean	Abel St	10 00
61	Milburn Code	Ann St	7 00
111	Wm. Buffin	Annabella St	5 75
121	Lace Business College	Beckwith St	5 00
141	Dockrill's Drug Store	“	5 50
163	George Barrons	“	4 50
189	L. A. Wilson	“	2 00
191	“	“	1 50
211	Scott & Foster	“	2 50
234	J. H. Garrett	“	3 88
253	Roy Durant	Brockville St	3 63
265	Geo. Davis	“	15 00
279	A. L. Ferguson	“	11 25
283	Ed. Mereau	“	13 50
331	Thomas Hogan	Breckenridge St	3 50
346	James Rutherford	“	3 00
349	Eldon Corley	“	1 25
352	Robert Mayhew	“	2 88
377	J. L. Collen	Church St	7 50
498	R. Evoy	Center St	6 75
417	G. T. Bishop	Cowan St	11 25
442	Mrs. James Muldoon	Cornelia St	11 25
456	A. W. Paquette	Casey St	3 00
470	Harry Aunger	“	3 75
471	Geo. Gillespie	“	3 75
531	Sam. Taylor	Chambers St	2 63
571	Wm. Miller	Daniel St	2 25
581	J. A. Wynn	“	3 00
583	Geo. Boud	“	3 00
585	Mrs. P. Fitzgerald	“	11 50
635	Len. McArthur	Elizabeth St	3 75
648	Wm. Monaghan	“	2 88
698	J. M. Root	Elmsley St	4 00
712	D. McBride	“	7 75
738	John Muldoon	“	15 50
739	Ed. McDermott	“	3 00
740	M. C. Durant	“	9 00
783	Walter Wride	Elm St	6 38
794	Roy O'Hara	“	3 75
799	J. L. Schillen	“	4 25
888	S. E. Arnold	George St	2 75
861	Rev. H. Bliss	“	4 00
876	R. Adacke	“	2 38
889	Henry Warren	Lavina St	5 57
909	John Gordon	George St	3 00
913	Wm. Fowlie	George St	7 00
926	David McDermott	Herbert St	5 75
928	Max Cohen	“	14 00
931	J. H. Taman	“	15 00
932	Wm. Dewey	“	6 50
939	W. J. Fleming	“	2 25
969	John Riley	Helen St	2 25
970	R. Fimmerton	“	15 50
981	Curling Rink	James St	12 00
1001	Harry Code	John St	3 75
1006	John Sonyk	“	3 75
1009	M. E. Causineau	“	3 00
1028	Robt. Edward	“	3 75
1030	A. E. Crate	“	12 00
1040	John Reed	“	3 63
1042	J. T. Edwards	“	3 00
1055	R. L. Young	“	3 75

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS.

Waterworks Commission.

List of Unpaid Accounts as at 31st Drcembee, 1921.

No in Register	Name of Consumer	Address	Amount
1057	C. Williscraft	John St.	3 75
1101	C. Z. Thomas	Kensington Ave.	8 00
1104	J. Jamieson	“	6 00
1118	E. Porter	Lombardy St	2 13
1173	Howard Munro	Mary St.	2 13
1184	Robt. Stewart	“	1 50
1202	Mrs. E. Gorden	Montague St.	7 25
1216	Howard McNicol	“	1 50
1221	Thos, Sennett	Merrick St.	2 68
1223	Geo. McGrath	“	2 00
1224	Jos. Ferrara	“	1 25
1225	Jas. Code	“	80
1232	Ben Rose	Montague St.	5 25
1238	H. A. Edmunds	“	2 13
1232	Harman Anderson	“	4 00
1244	W. J. Dovey	“	9 00
1261	A. Preston	Market St	5 75
1252	Jas. Maley	“	2 88
1265	J. T. Barclay	“	1 88
1277	Wm. McGillivray	“	3 00
1278	Jas. O'Keefe	“	2 00
1280	Gallipeau Bros	“	8 00
1300	Robt. Hill	“	5 75
1324	Lloyd Gray	Mill St.	4 00
1328	J. H. Moore	“	7 50
1354	E. Babcock	“	2 88
1368	Andy Danzels	Maitland St	3 75
1372	Geo. Gallipeau	“	7 50
1387	A. L. Ferguson	Main St	15 00
1395	Mrs. Hopkins	“	2 00
1401	James Wright	“	5 38
1412	Fred McWilliams	Main St.	2 13
1413	Mrs. Joseph Nelson	“	2 75
1428	Fred Blanchard	“	2 00
1431	M. W. Wright	“	4 00
1438	Wm. Miller	“	3 88
1447	Mower & Davidson	“	2 13
1449	N. Hogan	“	3 38
1450	Chas. Abbass	“	8 67
1452	W. A. Dowsett	“	11 50
1456	Mrs. David Geely	“	2 00
1462	Willis Gregg	“	4 00
1490	W. C. Bryan	McGill St	3 00
1504	Chas. Golf	“	9 00
1519	Mrs. C. Hanks	“	12 00
1521	E. J. Walker	“	9 00
1591	E. Barker	McCann St	2 50
1599	Jas. Linham	“	1 50
1603	John Rodford	“	3 00
1640	Mrs. R. Nicholl	Rideau Ave.	2 13
1643	L. W. Kennedy	“	2 75
1670	J. L. Smith	Russell St	2 88
1672	Dept. Public Works	“	21 25
1682	M. F. Davidson	“	3 00
1683	“	“	6 00
1690	W. J. Millar	“	2 88
1699	Rev. R. Macnabb	“	3 75
1714	Len. Ferguson	Railway Ave.	6 00
1718	W. G. Demars	“	3 13
1726	Mrs. M. Garland	“	2 75
1727	W. Grube	“	5 75
1737	E. B. Fleming	River St.	4 25
1745	Mrs. Jas. Graham	Smith's Falls Ave	1 63
1760	Robt. Metcalfe	“	2 25

MUNICIPALITY OF THE TOWN OF SMITH'S FALLS, ONTARIO.

Waterworks Commission.

List of Unpaid Accounts as at 31st December, 1921.

No in Register	Name of Consumer	Address	Amount
1781	C. E. Watts	William St	4 13
1803	Herb. Moss	“	6 00
1804	D. J. Gauthier	“	1 25
1832	C. G. Clark	“	6 00
1847	C. McFadden	“	3 75
1867	L. A. Wilson	“	3 75
1878	Robt. Long	“	4 50
1879	Roy Hodge	“	2 25
1899	Mrs. D. C. Healy	Water St	7 33
1928	M. F. Kebby	“	6 00
1929	Geo. Kazy	“	2 00
1927	Paul Robinson	“	3 63
1923	Tony Brincak	“	3 00
1944	Bert Strangberg	Water St	2 13
1974	Gallipeau Bros	Winnifred St	8 00
1946	J. N. Leeman	Water St	2 88
1951	S. Black	Winnifred St	3 63
1952	R. Hills	“	3 63
1985	E. Dockerill	“	7 50
1987	Harold Stone	“	3 00
1990	John O'Keefe	“	3 75
1991	A. J. Walker	“	15 00
1640	G. Cohill	Queen St	2 00
1459	H. Weston	Main St	4 03
106	A. E. Palmer	Annabella St	3 63
106	“	“	6 00
161	W. F. Nicholls	Beckwith St	3 00
317	Wilfred Saunders	Bay St	13 75
643	J. L. Smith	Elizabeth St	1 38
1226	G. McGrath	Merrick St	1 50
1635	J. Gilligan	Queen St	1 00
730	H. McGuire	Elmsley St	3 50
335	C. Stoddard	Breckenridge St	3 40
805	Clark's Dairy	Elm St	24 65
1833	David Ward	William St	3 00
1899	Haley Estate	Water St	9 17
1034	W. Prosser	John St	1 80
208	Miss McEwen	Beckwith St	3 00
505	Jas. Beckett	Center St	6 75
743	Alonzo Earl	Elmsley St	3 50
1453	Jas. Abass	Main St	2 25
1484	Bert Grennan	McGill St	2 25
1637	Jones Packing Co	Queen St	6 25
1806	Jas. Handyside	William St	2 00
598	Jas. B. Lyle	18 Davison St	3 63
			$874 14

1920 Outstandings.

335	C. Stoddard	Breckenridge St	75
482	Mrs. Banville	Clune St	2 25
730	Hugh McGuire	Elmsley St	4 50
1418	Ed. Kenny	Main St	5 25
1520	Holiness Church	McGill St	2 25
1889	D. C. Healy	Water St	5 50
61	John Code	Ann St	1 75
1442	W. A. Dowsett	Main St	6 50
			$28 75

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THIRTY-SEVENTH ANNUAL REPORT

OF THE

COMMISSIONERS

FOR THE

Queen Victoria Niagara Falls Park

1922

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO
Printed and Published by Clarkson W. James, Printer to the King's Most Excellent Majesty
1923

PRODUCED BY
The
United Press
LIMITED
TORONTO
CANADA
UP

COMMISSIONERS FOR THE QUEEN VICTORIA NIAGARA FALLS PARK

P. W. ELLIS, Chairman, Toronto.
GEORGE H. WILKES, Brantford.
COLONEL L. CLARKE RAYMOND, K.C., Welland.
WILLIAM L. DORAN, Niagara Falls.
JAMES D. CHAPLIN, M.P., St. Catharines.
HARRY Y. GRANT, Niagara Falls.
HON. F. C. BIGGS, M.L.A., Toronto.

SUPERINTENDENT

JOHN H. JACKSON, A.M.E.I.C.; O.L.S.

Parliament Buildings,
Toronto, April 29th, 1923.

To His Honour Henry Cockshutt, Esq.,
Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

I beg to forward herewith the Thirty-seventh Annual Report of the Queen Victoria Niagara Falls Park Commission, 1922.

I have the honour to be,

Your Honour's most obedient servant,

H. C. Nixon,
Provincial Secretary.

Toronto, Ontario,
April 24th, 1923.

To the Honourable H. C. Nixon, M.L.A.,
Provincial Secretary, Province of Ontario,
Parliament Buildings, Toronto.

Sir,—I have the honour to transmit herewith, for presentation to the Legislature of Ontario, the Thirty-seventh Annual Report of the Commissioners for the Queen Victoria Niagara Falls Park (being for the year 1922), together with the statement of receipts and expenditures, and other documents connected with the Report.

I have the honour to be, Sir,

Your obedient servant,

P. W. Ellis,
Chairman.

Horseshoe Falls from Transformer House of Ontario Power Company.

THIRTY-SEVENTH ANNUAL REPORT

OF THE

Commissioners for the Queen Victoria Niagara Falls Park

To His Honour HENRY COCKSHUTT, Esquire,
Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

The Commissioners for the Queen Victoria Niagara Falls Park submit herewith for the information of the Legislature as required by statute, the Thirty-Seventh Annual Report covering the administration of the System of Parks and Parkways under their jurisdiction along the Niagara Frontier, for the fiscal year ended November 30th, 1922.

SCENIC EFFECTS AND WATER DIVERSION

The petition signed by some seven hundred prominent persons and simultaneously presented to the Governor-General of Canada and the Governor of New York State in the year 1880, praying for the preservation of Niagara Falls and the territory adjacent thereto, stressed the value of the natural woods, the mighty cataract, and all of the original features, which remained unsullied, from the exploiting of the scenic resources of the district. In assuming control of the Park area in 1886 the first Commissioners were no less impressed with the wonderful asset given to man, by the Creator, in the Falls of Niagara, the tempestuous rapids, and the placid stretches of the blue waters of the river, extending from Lake Erie to Lake Ontario. Many changes in the landscape have occurred, however, since 1880, some due to normal influences ever ceaselessly working as time elapses, some due to the encroachments made through the growth of urban communities and others attributable to the desires and needs of man, for comfort, conveniences and industry. The last of these agencies is responsible for considerable modification in scenic effect and a gradual change from the natural forest appearance to a more highly developed, if artificial, park aspect. No less does this agency provide the revenue through power company agreements for the development of the Parks and Parkways comprising the frontier system of public domain.

Confronted with the need of revenue both for maintenance and extension the Commissioners as early as 1889 were in negotiation with capitalists for the right to generate electric power by means of the waters of Niagara, but it was not until 1899 and 1900 that negotiations were completed which resulted in actual construction. In 1899 the monopoly agreement with the Canadian Niagara Power Company was abrogated, followed by a new arrangement, and in 1900 the first agreement with the Ontario Power Company was signed. Both of these corporations started operations in 1901. Upon the New York side of the river active plant construction upon a large scale commenced some ten years earlier and continued to and beyond the beginning of work upon the Canadian side of Niagara. From 1901 to 1906, the completion date of the first development in Queen Victoria Park, there was continuous activity in Hydro-Electric development. The rights to divert water which were sought by the companies possessing franchises would if granted have exhausted the total flow of the river. Lost in wonder and admiration for the vast size of the constructions and the boldness of the engineering plans little or no opposition was heard. At first the waters of Niagara seemed so inexhaustible that little thought was given to the effect upon scenic features, but gradually as the rights of companies and proposed companies were analyzed and totalled and compared with the calculated volume of the Niagara River, it was discovered that the developments would exhaust the whole supply of the great lakes, if left uncontrolled. Then it was that statements were made, by those entirely unqualified to express an opinion, upon the effect of the diversion of water upon the River and Lake levels. Some of these were most absurd, but served the purpose of arousing considerable opposition to what was termed the unrestricted use of water by the Power Companies. The Park Commissioners at this period were subjected to criticism for recommending the large use of water upon the Canadian side of the River, but they fully justified the granting of the power franchises and reviewed the situation at length in the report of the year 1902. It was clearly shown that scenic features had not been marred but on the contrary conditions throughout the territory under Park Control had improved beyond comparison and in addition large revenues were being provided for improvement and enlargement of Park property. The protests voiced throughout Canada and the United States resulted in the International Waterways Commission conducting an investigation into the uses of the waters of the Niagara River for power purposes and the regulations necessary to insure an equitable division of the waters between the two countries and the protection of Niagara Falls as a scenic spectacle. There followed the report of March 19th, 1906, recommending that the diversion of water be limited to specified quantities to be used by the companies then operating or under construction and in the United States the Burton Act was passed June 29th, 1906. By observation conducted through the War Department of the United States it was ascertained that existing corporations were using 15,600 cubic feet of water per second and a limitation not to exceed that total was enacted, with provision for an additional diversion which, however, was not to injure navigation or the scenic grandeur of Niagara Falls. The Burton Act was extended several times but finally expired on March 4th, 1913. In the meantime negotiations were under way between the Governments of Great Britain and the United States for a Treaty of Agreement respecting the Boundary waters between the latter and Canada. The result was that on May 5th, 1910, ratifications were exchanged between the two countries bringing into effect a Treaty relating to boundary waters and questions arising along the boundary waters between Canada and the United States. The use of water for power purposes was limited by Article (V) of the treaty, as follows:

"The High Contracting Parties agree that it is expedient to limit the diversion of waters from the Niagara River so that the level of Lake Erie and the flow of the stream shall not be appreciably affected. It is the desire of both Parties to accomplish this object with the least possible injury to investments which have already been made in the construction of power plants on the United States side of the river under grant of authority from the State of New York, and on the Canadian side of the river under licenses authorized by the Dominion of Canada and the Province of Ontario.

"So long as this treaty shall remain in force, no diversion of waters of the Niagara River above the Falls from the natural course and stream thereof shall be permitted except for the purpose and to the extent hereinafter provided.

"The United States may authorize and permit the diversion within the State of New York of the waters of said river above the Falls of Niagara, for power purposes, not exceeding in the aggregate a daily diversion at the rate of twenty thousand cubic feet of water per second.

"The United Kingdom, by the Dominion of Canada, or the Province of Ontario, may authorize and permit the diversion within the Province of Ontario of the waters of said river above the Falls of Niagara, for power purposes, not exceeding in the aggregate a daily diversion at the rate of thirty-six thousand cubic feet of water per second.

"The prohibitions of this article shall not apply to the diversion of water for sanitary or domestic purposes, or for the service of canals for the purpose of navigation."

From the date of the treaty, which extended for five years succeeding the exchange of ratifications and thereafter until terminated by twelve months written notice by either party, there was in New York State the treaty limitation of 20,000 cubic feet per second and the further federal legislative restriction of 15,600 cubic feet per second; allotted to the Niagara Falls Power Company 8,600 c.f.s., the Hydraulic Power Company 6,500 c.f.s., and the Hydraulic Race Company at Lockport 500 c.f.s. During the Great War, at the urgent demand of war industries the quantity of water allowed for power development was gradually increased to 19,500 c.f.s. at Niagara Falls which with the 500 c.f.s. permitted at Lockport made up the total authorized in New York State under the treaty. The two power companies at Niagara Falls have since been merged into one corporation under the name of the Nigara Falls Power Company.

In Canada, at the date of the treaty, power was developed at Niagara Falls by the Canadian Niagara Power Company (allied with the Niagara Falls Power Company), the Ontario Power Company, the Electrical Development Company and to a small extent by the International Railway Company (for its Electric Railway between Queenston and Chippawa), and the City of Niagara Falls (for waterworks pumps). In addition water from the Welland Canal over and above that necessary for navigation was used for a considerable development at De Cew Falls by the Hamilton Cataract Power, Light and Traction Company, and for a number of small plants located at Welland, Port Robinson, Thorold, Merritton and St. Catharines along the "Old Canal" then rarely if ever used for navigation. Since 1910, the date of the treaty, some change of control has taken place. In March, 1908, the Hydro-Electric Power Commission of Ontario acting as trustee for certain municipalities in Ontario contracted with the Ontario Power Company for electric energy up to an ultimate capacity of 100,000 electrical horsepower to be transmitted as required for municipal and industrial use. The demand for power increased with greater acceleration than was anticipated and not only was the whole of the 100,000 horsepower used but several blocks of power had to be purchased from other companies. Resulting from negotiations the Hydro-Electric Power Commission obtained possession of the plant of the Ontario Power Company on August 1st, 1917, upon payment of $80.00 per share for 100,000 shares of common stock and assuming the bonded indebtedness. During the war this plant was extended by the building of a third water carrying conduit thirteen and one-half feet in diameter (conduits number one and two were eighteen feet in diameter). Two units were added to the generating plant giving a total capacity of approximately 203,000 horsepower (the capacity prior to the addition was about 160,000 horsepower with two conduits.) Due to the bursting of generator number fifteen, one of the two added with number three conduit on April 20th, 1922, the last two units were destroyed beyond economical repair and have not been renewed. This plant therefore now comprises the same number of units (fourteen in all) that were in operation when the works were acquired in 1917. There is slightly extra capacity due to inter-connecting the three water conduits. The total horsepower that can be generated at the Ontario Power station is now about 173,000 horsepower. The Ontario Power Company purchase was conditioned upon the supply of 60,000 horsepower to the United States over the lines of the Niagara, Lockport and Ontario Power Company, under agreements with the latter company, which do not terminate until the year 1950. The supply of power available through the Ontario Power Company did not materially alleviate the shortage which has been almost continuous for the last ten years. The Power Commission therefore commenced negotiations for the purchase of the Electrical Development Company and also investigated the possibilities of a new development to use the entire economical head in the Niagara River. On December 1st, 1920, a tentative agreement was concluded for the purchase of the plant of the Electrical Development Company and a final agreement was completed on November 1st, 1922, giving possession of the generating station and transmission lines to the Hydro-Electric Power Commission. Prior to the arrangement with the Electrical Development Company the Power Commission had recommended the construction of a new hydro-electric plant, the generating station of which was to be in the Niagara Gorge about a mile above Queenston and the intake at the mouth of the Welland River in Chippawa. The intake canal was to follow the Welland River (reversing the flow of the stream) for about four miles to Montrose and continue thence by a new excavation across Stamford Township for nine miles to a fore-bay on the edge of the escarpment, penstocks here connecting with the turbines at the level of Lake Ontario. This development has been under construction since 1917, the first generator (60,000 H.P.) being operated on December 28th, 1921. At the date of this report November 30th, 1922, four generators are in commission with a total capacity of 240,000 horsepower.

The quantity of water required for the various stations is directly related to the changes that have taken place in scenic features and provides a measure of what must be expected in the future. To meet the requirements of the Power Companies under the agreements with the Park Commissioners the quantities of water were determined and formally apportioned by order-in-council in 1914. The accompanying table shows the authorized capacity of each plant and the water necessary under the conditions prevailing in 1914.

Company.	Authorized Capacity.	Effective Head.	Water c. f. s.
Canadian Niagara Power Company	100,000	136	8,225
Ontario Power Company	180,000	180	11,180
Electrical Development Company	125,000	140	9,985
			29,390

In addition there is a small undetermined quantity for the International Railway Company and the power for the Niagara Falls Waterworks. The capacity of the Chippawa Canal has been variously estimated, but taking the figure of 15,000 c.f.s. which has been stated by engineers in the service of the Power Commission, it will be readily seen that Canada's total, allowed under the treaty, will be greatly exceeded to operate all of the plants to capacity.

Data are now available for making comparisons over a period of years and photographs taken during high and low water stages of Lake Erie show how far the scenic beauty of the Falls and Rapids has been impaired. Engineers of the United States Government, which has directed a number of most exhaustive research reports upon the power situation, make the following observations which fairly state conditions with slight modifications:

1. "The American Rapids are not much affected by stage, but look best with a moderately large flow.
2. "The Canadian Rapids are very little affected by stage except the northwest corner, which require an extremely high stage to cover the shoal there.
3. "The American Falls look best at high stage.
4. "The 'notch' of the Horseshoe Falls is of small scenic value at any stage. At low stages it is more often visible because there is then less mist.
5. "The ends of the Horseshoe Falls look very poor at low stage, and poor enough at the ordinary conditions now prevailing. At very high stages they are marvelously improved.
6. "The Maid-of-the-Mist Pool and the Whirlpool derive their beauty primarily from the gorge, not the river, and are not affected by change or stage.
7. "The Whirlpool Rapids and Lower Rapids are at their best at a comparatively low stage. As the flow increases much of their attraction is lost."

To quote further:—"It seems clear that the scenic beauty of Niagara Falls has been appreciably damaged by the recession of the apex of the Horseshoe which is proceeding at the rate of about four to six feet a year and by the diversion for power and other purposes," again "The denudation of the ends is plainly due to the concentration of flow in the notch, which has formed in late years and has spoiled the symmetry of the Horseshoe. The concentration has set up erosion and recession which, in turn, have tended to increase concentration in the notch and accelerated baring of the ends—the familiar vicious cycle."

The crest line of the Horseshoe is 2,600 feet in length, and at high stages of Lake Erie and the Niagara River, when the waters of the Upper Rapids are cascading over the whole perimeter, the scene is one of marvelous beauty, but when the bulk of the water rushes to the centre the bare rock at either side is very disappointing. It will be noted that the destruction of the appearance is accounted for by the erosion at the notch. Doubtless this action alone has in a generation caused much converging toward the centre and explains the shallow water bordering the opposite shores.

Another statement from reports is to the effect that, "At the present time (1920) there flows over the central six hundred feet of the Horseshoe Falls, a volume of approximately 80,000 cubic feet of water per second which not only is entirely wasted in that it creates neither scenery nor power, but which is actually the cause of destructive erosion producing the recession referred to."

The Commissioners believe that the volume of water pouring over the Horseshoe is most impressive, and that a reduction of almost fifty per cent. as is recommended cannot be made without sacrificing some of the majesty of the scene. Neither does it appear safe to concur in the suggestion made by some observers, that the central veil of mist detracts from the charm of Niagara. Indeed it enhances the appearance at high stage under clear weather conditions, but with strong winds it is far from pleasant. Doubtless the extra water to meet the needs of existing developments could be taken from the river if compensating works were constructed. Several proposals have been made suggesting the type of remedial works to be constructed, but the Park Commissioners are of the opinion that the building of islands in the upper rapids, the lowering of the rock ledge at the extremities, with as small a proportion of distinctly artificial construction as is practicable, should be the basis of negotiations between Canada and the United States for the restoration of scenic Niagara.

The following concrete recommendations have been made by United States engineers in anticipation of a modification of the treaty with Great Britain:

(1) "That the wording of the treaty be altered to extend the jurisdiction of the International Joint Commission to include diversions from tributaries of boundary waters except in the case of diversions from a tributary which are returned to the same tributary."

(2) "That the words, 'the scenic beauty of the Falls and Rapids' be inserted in the first sentence of Article V after the word 'Erie'."

(3) "That the diversion of water from Niagara River below the Falls be specifically limited in the same manner as the diversion from Niagara River above the Falls."

(4) "That the treaty provide for the construction and maintenance of remedial works of the nature outlined in section (e) of this report; such works to be built under the supervision of the International Joint Commission, or of some other international body created for the purpose; the remedial work to be so designed and constructed that the scenic beauty of the Falls will be restored and preserved when 80,000 cubic feet of water per second is diverted from the Niagara River above the Falls; the expense of constructing and maintaining said works to be borne equally by the high contracting parties."

(5) "That the limits of diversion from the Niagara River above the Falls, which the high contracting parties may permit within their respective jurisdictions, be raised from 20,000 cubic feet of water per second on the United States side to 40,000 cubic feet of water per second and from 36,000 cubic feet of water per second on the Canadian side to 40,000 cubic feet of water per second."

(6) "That the 20,000 cubic feet per second of the water so diverted upon each side of the river shall be returned to the Niagara River at some point or points upstream from turning point No. 134 of the International boundary line adopted August 15th, 1913, by the International Waterways Commission under Article IV of the treaty between the United States of America and the United Kingdom of Great Britain and Ireland signed April 11th, 1908; and that if any part of the remaining diversion be returned to the Niagara River at any point an equal or smaller amount may be again diverted from any point farther downstream."

(7) "That the limits given above be stipulated to apply to the amount actually diverted at any instant, and that accordingly the words 'in the aggregate' and 'daily' be stricken out of Article V of the present treaty wherever they occur; that it be recognized that small, brief, accidental violations of the provisions of a diversion permit must be allowed if the holder of the permit is to obtain the full value thereof, and that therefore such violations shall be permitted under such regulations as the International Joint Commission shall provide."

(8) "That five years after the completion of the remedial works the Inter-

national Joint Commission, or some other body constituted for the purpose, shall inform the high contracting parties whether or not, in its opinion, further diversions of water from the Niagara River for power development can be made, either continuously or intermittently, without serious injury to the scenic beauty of the Falls and Rapids, the integrity of the river as a boundary stream, or appreciable lowering of lake levels. That, if this opinion be favourable to the further diversion of water, the commission or body shall indicate the amount of further diversion which may properly be allowed, and the conditions by which permits shall be limited."

By Article VIII of the Treaty each of the High Contracting Parties shall have equal and similar rights in the use of the boundary waters, on its own side of the boundary, and the unequal division of water for power purposes at Niagara Falls was in consideration of, (1) the diversion at Chicago and (2) the export of power, generated in Canada, to New York State. It should also be remembered that the recommendation of the International Waterways Commission signed by Sir George C. Gibbons, Chairman Canadian Section, and O. N. Ernest, Chairman American Section in January, 1907, allowed 36,000 cubic feet of water per second in Canada and 18,500 cubic feet of water per second in the United States. The latter figure was in the treaty increased to 20,000 cubic feet of water per second. Equal division now must therefore take into consideration all of the water being diverted by the two countries and also the export of power.

The diversions of water taken from the Upper Rapids but below their crest do not affect the level of either Lake Erie or the Niagara River at Chippawa Water taken from above the crest of the Rapids known as the Chippawa-Grass Island Pool affects the level of the Niagara River at Chippawa and by increasing the surface slope of the river towards its head lowers the level of Lake Erie for its various stages. It is estimated that a total diversion of 23,000 cubic feet per second lowers the water at Chippawa by 0.6 feet and Lake Erie by 0.1 feet. With large increases in water diverted entirely above the Upper Rapids, the lowering of the Chippawa-Grass Island Pool will be serious, more particularly in low lake stages. While a low stage level in Lake Erie and the lowering of the water above the crest of the Rapids due to diversion do not affect the Upper Rapids very much as a whole, shoal areas of rocky ledges that are most unsightly detract from the beauty of the endless tossing of the waves particularly due to the increase in the areas of the shoal tracts. Diminishing the water flowing down the Rapids to the Horseshoe produces a placid surface appearance far from comparable with the tempestuous giant waves that burst into spray, glistening in the sunlight and which produce from the spectral colours the marvelous rainbow effects that enrapture the visitors to Niagara's shores. Altogether it appears that while much has been added to the supply of information upon the restoration of Niagara, and while tentative plans appear to be taking a shape that will finally be adopted, there has not yet been suggested that last touch particularly from the artist's viewpoint that is necessary to keep in harmony with the true principles of scenic and landscape design.

CANADIAN NIAGARA POWER COMPANY

A supplementary system of cable conduits along the west side of the Canadian Niagara Power Company's generating station was approved, for the purpose of enabling the company to transmit the energy produced to points outside the Park.

Measured by progressive peaks the Canadian Niagara Power Company generated electrical power for the year ended October 31st, 1922, as shown by the accompanying table:

Period.	Horse-power.	Date.
November 1st, 1921, to October 31st, 1922.	96,917	Nov. 1, 1921
	97,721	“ 3, 1921
	98,257	“ 4, 1921
	98,391	“ 8, 1921
	100,000	“ 11, 1921
	91,287	May 1, 1922
	91,555	“ 3, 1922
	92,359	“ 12, 1922
	93,164	“ 13, 1922
	93,432	“ 15, 1922
	95,979	“ 16, 1922
	99,196	“ 20, 1922
	99,464	June 2, 1922
	99,598	“ 3, 1922

Rental for power generated and used and sold and disposed of up to 100,000 horsepower was paid for and accepted by the Commissioners but not for any power above 100,000 horsepower.

The following indicates the power generated by the Canadian Niagara Power Company from the time it commenced commercial operations to October 31st, 1922, measured by peak load.

Periods.	Horse-power.	Date.
May 1, 1905 to Oct. 31, 1905	7,909	Oct. 19, 1905
Nov. 1, 1905 to April 30, 1906	20,509	April 23, 1906
May 1, 1906 to Oct. 31, 1906	19,302	July 31, 1906
Nov. 1, 1906 to April 30, 1907	31,367	Feb. 5, 1907
May 1, 1907 to Oct. 31, 1907	43,297	Aug. 28, 1907
Nov. 1, 1907 to April 30, 1908	45,175	Dec. 12, 1907
May 1, 1908 to Oct. 31, 1908	52,011	July 21, 1908
Nov. 1, 1908 to April 30, 1909	54,424	Nov. 6, 1908
May 1, 1909 to Oct. 31, 1909	54,155	June 3, 1909
Nov. 1, 1909 to April 30, 1910	54,290	Dec. 8, 1909
May 1, 1910 to Oct. 31, 1910	53,619	May 3, 1910
Nov. 1, 1910 to April 30, 1911	56,568	Dec. 5, 1910
May 1, 1911 to Oct. 31, 1911	64,209	Aug. 2, 1911
Nov. 1, 1911 to April 30, 1912	65,147	Dec. 27, 1911
May 1, 1912 to Oct. 31, 1912	62,198	Oct. 7, 1912
Nov. 1, 1912 to April 30, 1913	64,879	April 6, 1913
May 1, 1913 to Oct. 31, 1913	75,067	Sept. 30, 1913
Nov. 1, 1913 to April 30, 1914	76,944	Dec. 8, 1913
May 1, 1914 to Oct. 31, 1914	75,067	May 4, 1914
Nov. 1, 1914 to April 30, 1915	75,335	Dec. 21, 1914
May 1, 1915 to Oct. 31, 1915	75,067	June 19, 1915
Nov. 1, 1915 to April 30, 1916	62,198	April 18, 1916
May 1, 1916 to Oct. 31, 1916	92,895	Oct. 25, 1916
Nov. 1, 1916 to April 30, 1917	101,072	April 2, 1917
May 1, 1917 to Oct. 31, 1917	102,949	Oct. 30, 1917
Nov. 1, 1917 to April 30, 1918	102,949	Dec. 10, 1917
May 1, 1918 to Oct. 31, 1918	103,351	July 1, 1918
Nov. 1, 1918 to April 30, 1919	104,960	Nov. 29, 1918
May 1, 1919 to Oct. 31, 1919	103,220	May 2, 1919
Nov. 1, 1919 to April 30, 1920	102,547	Dec. 15, 1919
May 1, 1920 to Oct. 31, 1920	103,351	Oct. 28, 1920
Nov. 1, 1920 to April 30, 1921	103,217	Dec. 23, 1920
May 1, 1921 to Oct. 31, 1921	101,609	May 3, 1921
Nov. 1, 1921 to April 30, 1922	100,000	Nov. 11, 1921
May 1, 1922 to Oct. 31, 1922	99,598	June 3, 1922

ONTARIO POWER COMPANY

Due to defective iron used in construction, unit number fifteen of the Ontario Power Company burst asunder, on April 20th, 1922, wrecking not only itself but unit number sixteen and doing damage of a serious nature to the Power House. Reconstruction was approved by the Commissioners, conditioned upon the removal of accommodation buildings still remaining from early building operations. No progress has been made during the year in the settlement of the balance of additional rentals owing from the Ontario Power Company. Negotiations with the company (now controlled by the Hydro-Electric Power Commission) have remained in abeyance pending an agreement by which the Power Commission would secure the plant and works of the Electrical Development Company and provide for the paying of rentals owed by that company.

Measured by progressive peaks the Ontario Power Company generated electrical power for the year ended September 30th, 1922, as shown by the following table:

Period.	Horse-power.	Date.
October 1st, 1921, to September 30th, 1922.	183,646	Oct. 1, 1921
	197,453	Oct. 3, 1921
	198,391	Oct. 5, 1921
	200,134	Nov. 4, 1921
	200,804	Nov. 21, 1921
	201,072	Jan. 4, 1922
	202,145	Jan. 5, 1922
	184,048	April 1, 1922
	189,678	April 11, 1922

Rental upon the average basis of measurement for the power generated and used and sold and disposed of was paid and accepted by the Commissioners without prejudice to the rights of either party in the additional rental dispute.

The following table indicates the power generated by the Ontario Power Company from the time it commenced commercial operations to September 30th, 1922, measured by peak load.

Periods.	Horse-power.	Date.
April 1, 1907 to Sept. 30, 1907	18,445	July 30, 1907
Oct. 1, 1907 to Mar. 31, 1908	22,788	Nov. 12, 1907
April 1, 1908 to Sept. 30, 1908	34,283	Sept. 16, 1908
Oct. 1, 1908 to Mar. 31, 1909	42,125	Dec. 17, 1908
April 1, 1909 to Sept. 30, 1909	51,977	Sept. 20, 1909
Oct. 1, 1909 to Mar. 31, 1910	66,220	Dec. 21, 1909
April 1, 1910 to Sept. 30, 1910	62,466	Sept. 14, 1910
Oct. 1, 1910 to Mar. 31, 1911	76,153	Dec. 22, 1910
April 1, 1911 to Sept. 30, 1911	76,566	Sept. 29, 1911
Oct. 1, 1911 to Mar. 31, 1912	101,542	Jan. 17, 1912
April 1, 1912 to Sept. 30, 1912	107,393	Sept. 24, 1912
Oct. 1, 1912 to Mar. 31, 1913	123,163	Nov. 8, 1912
April 1, 1913 to Sept. 30, 1913	137,212	Aug. 28, 1913
Oct. 1, 1913 to Mar. 31, 1914	152,399	Mar. 18, 1914
April 1, 1914 to Sept. 30, 1914	157,849	Aug. 12, 1914
Oct. 1, 1914 to Mar. 31, 1915	152,949	Nov. 4, 1914
April 1, 1915 to Sept. 30, 1915	160,053	Sept. 28, 1915
Oct. 1, 1915 to Mar. 31, 1916	163,941	Mar. 16, 1916
April 1, 1916 to Sept. 30, 1916	162,064	Sept. 30, 1916
Oct. 1, 1916 to Mar. 31, 1917	164,343	Nov. 24, 1916
April 1, 1917 to Sept. 30, 1917	163,271	Sept. 28, 1917
Oct. 1, 1917 to Mar. 31, 1918	164,075	Nov. 13, 1917
April 1, 1918 to Sept. 30, 1918	160,590	Sept. 18, 1918
Oct. 1, 1918 to Mar. 31, 1919	168,900	Mar. 31, 1919

Periods.	Horse-power.	Date.
April 1, 1919 to Sept. 30, 1919	197,051	Sept. 24, 1919
Oct. 1, 1919 to Mar. 31, 1920	203,753	Nov. 12, 1919
April 1, 1920 to Sept. 30, 1920	199,732	Sept. 29, 1920
Oct. 1, 1920 to Mar. 31, 1921	202,413	Jan. 5, 1921
April 1, 1921 to Sept. 30, 1921	199,062	May 17, 1921
Oct. 1, 1921 to Mar. 31, 1922	202,145	Jan. 5, 1922
April 1, 1922 to Sept. 30, 1922	189,678	April 11, 1922

ELECTRICAL DEVELOPMENT COMPANY

The tentative agreement of December 1st, 1920, providing for the purchase of the Electrical Development Company, among other franchises included in the "Clean Up" negotiations, was finally disposed of by a definite contract executed November 1st, 1922. According to the terms of the agreement the Electrical Development Company paid the adjustment of additional rentals due the Commissioners to December 1st, 1920, with interest upon the unpaid balances. A settlement of the amount was reached upon the basis of the judgment of Mr. Justice Middleton, dated February 28th, 1919, excluding the claim of the Park to damages for water taken in excess of the limit imposed by the franchise.

When the agreement of January 29th, 1903, was signed there was deposited with the Commissioners the sum of $25,000.00 for certain purposes set forth in a receipt under the hand of John W. Langmuir, Chairman of the Board. With the approach of the formal transfer of ownership, application was made by Robert J. Fleming, General Manager, for the repayment of the money with its interest accumulation, which has been kept in a separate account and reported to the Legislative Assembly, annually. The letter of Mr. Fleming was as follows:—

October 13th, 1922.

Dear Sir:—

The franchise granted to Sir William Mackenzie *et al.* on the 29th of January, 1903, and subsequently transferred to this Company, contained, among other provisions, the following:—

> And the Syndicate shall indemnify the Commissioners from all claims or demands by any person or persons whomsoever, whether arising by reason of the exercise by the syndicate of the powers, rights, or authorities or any of them conferred by this agreement, or by reason of anything done by the syndicate in the exercise thereof affecting any property, rights or privileges heretofore by the Commissioners granted to or conferred upon any person or persons whomsoever or enjoyed, used and exercised by any such person or persons under the Commissioners, it being the intention of this agreement that should the syndicate in the exercise of the aforesaid powers, rights and authorities so affect any such property, rights or privileges granted by or enjoyed under the Commissioners, the syndicate shall fully indemnify the Commissioners in respect thereof.
>
> And in the event of any claims or demands aforesaid being perferred before or in any tribunal, whether in a court of law or by proceedings of arbitration against the Commissioners or for the Commissioners or in their name, the syndicate undertake and agree to intervene on behalf of the Commissioners and defend the same or take such action in the premises at the cost and charges of the syndicate; the Commissioners hereby conferring upon the syndicate all such rights and powers to act in their name and in their behalf in the premises, or to confer such other and further rights and powers as may be required by the syndicate and necessary.

For the purpose of implementing these covenants a deposit of $25,000.00 was stipulated for by the Commissioners and made by the Syndicate, the specific purpose being that of "constructing wing dams at these intakes (i.e., of the Canadian and Niagara Power Company and the International Railway Company) if it was found that the water withdrawals of the Development Company when in operation materially affected the water levels." The above extract is taken from the 19th annual report of the Commissioners for the year 1904 and appears on page sixteen thereof. The $25,000.00 was duly paid and a formal receipt signed by the late J. W. Langmuir, Esquire, the then Chairman, under seal of the Commission, dated January 29th, 1903, was delivered. This certificate is as follows:—

> The Commissioners of the Queen Victoria Niagara Falls Park hereby acknowledge to have received from Messrs. McKenzie, Pellatt and Nicholls, the sum of twenty-five thousand dollars ($25,000.00) over the expenditure of which sum the said Commissioners shall have absolute control; to be expended by them as they may deem necessary to protect or aid in protecting the inflow of water to the works at or below the intake of the Canadian Niagara Power Company —the object of the construction of such works being the maintaining of the level and quantity of water at and below the intake of the Canadian Niagara Power Company.
>
> Provided, that such expenditure of the said sum of twenty-five thousand dollars ($25,000.00) shall not be made unless an agreement shall be reached and executed whereby the said expenditure shall be accepted as in all respects satisfactory to the Canadian Niagara Power Company and the International Railway Company whereby the above named gentlemen, who have formed a syndicate, be exonerated from any damage which may result to the Canadian Niagara Power Company by reason of the License and Grant by the Commissioners to the said gentlemen as a syndicate as aforesaid to take water from the Niagara River as set forth in an agreement bearing even date herewith.
>
> (Sgd.) J. W. LANGMUIR.
> Chairman.
>
> (Seal of Commissioners attached.)

This fund remained the property of this Company subject only to the special purpose for which it was deposited with the Commission.

Commencing with the report of the Commission for 1905 when apparently for the first time the custom of printing a financial statement was adopted, each annual report shows the amount of the deposit, with interest added from time to time, to the credit of a special account "for maintaining water levels at intakes of Canadian Niagara Power Company and International Railway Company."

In 1905 there was a deduction of $2,189.32 made from this fund as "having been paid out on account of overflow dam constructed at city and railway intake." Whether this was a proper charge against this Company is open to question, but we are not disposed to raise objection to this item if the matter is otherwise arranged satisfactorily.

The Commissioners have very properly throughout their accounts not carried the deposit into their balance sheet, but have always shown it as a "special deposit" or "special account" or (since 1912) "a special savings account." As the purpose of the deposit was only to implement the covenant of indemnity to save the Park Commission harmless from any claims made by the earlier grantees of water privileges, namely, the Canadian Niagara Power Company and the International Railway Company, by reason of the operations of the Development Company, and as the development of the latter Company has long since reached its maximum without giving rise, so far as we are aware, to any legitimate claims on the part of the grantees referred to, there is no longer any reason why this fund should be maintained, and it should be repaid to this Company with the interest accrued thereon, which repayment we now formally request.

Under the terms of the Purchase Agreement between the Toronto Railway Company (which controls this Company through the Toronto Power Company, Limited) and the Hydro-Electric Power Commission of Ontario, the item represented by the deposit in question does not pass to the Hydro Commission, and it is therefore both convenient and necessary to withdraw the deposit at this time.

We have not heretofore required repayment by reason of the dispute between us over the rentals, but as the matter is now being adjusted to your satisfaction, this one should be disposed of at the same time.

It will be quite satisfactory to us to have the amount due applied in reduction of that payable under the rentals settlement.

We shall be greatly obliged if you will take up and dispose of this matter at an early date.

Faithfully yours,
(Signed) Robert J. Fleming,
General Manager.

Objection to the course suggested by the above letter was taken by the City of Niagara Falls, in terms outlined in a letter from the Mayor, dated October 20th, 1922.

October 20th, 1922.

Dear Sirs:—

I have been instructed by the City Council to write you with reference to the monies which were deposited by the Electrical Development Company with your Commission for the following among other purposes. To provide against any reduction in levels by the diversion of water for power purposes and to secure Lessees of the Park against damage from such reduction in levels at their intakes. The diversion of water by this Company has seriously affected the usefulness of the Waterworks Intake, and the City has suffered damage as a result. The City therefore requests your Commission to restore the water level to its original height or in some way to remedy the serious damage done to the Waterworks.

The City takes the position that the sum deposited and so much more as may be necessary should be used to restore as far as possible the old level at the Waterworks Intake, and for that purpose the moneys so deposited with the Commission should be held until used, and not in any case returned to the Electrical Development Company.

Yours very truly,
(Signed) Chas. R. Newman,
Mayor.

After full consideration and advice it was decided not to accede to the request until all doubt about the purpose and effect of the deposit had been settled.

December 15th, 1922.

Dear Sir:—

Referring to your letter of October 13th, the Commissioners have taken into consideration your request for the return of the $25,000.00 deposit, made at the time of the execution of the agreement, dated January 29th, 1903, which later became the franchise agreement of the Electrical Development Company of Ontario, Limited. In view of doubts having arisen as to whether all of the claims, or demands, which this amount of money was to cover, have been or are capable of being satisfied, I beg to advise that the Commissioners are not in a position to act favourably upon your letter.

Yours very truly,
(Signed) John H. Jackson,
Superintendent.

Measured by progressive peaks the Electrical Development Company generated electrical power for the year ended July 31st, 1922, as shown by the following table:

Period.	Horse-power.	Date.
August 1st, 1921 to July 31st, 1922.	100,482	Aug. 1, 1921
	111,501	Aug. 2, 1921
	114,397	Aug. 3, 1921
	115,121	Aug. 4, 1921
	115,362	Aug. 11, 1921
	116,005	Aug. 19, 1921
	116,327	Aug. 13, 1921
	117,292	Aug. 24, 1921
	117,453	Aug. 30, 1921
	119,464	Aug. 31, 1921
	120,349	Sept. 21, 1921
	126,139	Oct. 10, 1921
	136,917	Oct. 11, 1921
	141,099	Oct. 18, 1921
	144,477	Oct. 19, 1921
	146,408	Oct. 24, 1921
	146,890	Nov. 4, 1921
	147,453	Nov. 8, 1921
	147,721	Nov. 21, 1921
	147,802	Nov. 22, 1921
	148,097	Dec. 1, 1921
	148,204	Dec. 2, 1921
	148,499	Dec. 6, 1921
	148,579	Dec. 8, 1921
	142,386	Feb. 1, 1922
	145,362	Feb. 2, 1922
	147,051	Feb. 3, 1922
	148,016	Feb. 22, 1922
	149,893	April 20, 1922
	150,295	May 4, 1922
	150,536	May 8, 1922

Rental upon the average basis of measurement for the power generated and used and sold and disposed of was paid and accepted by the Commissioners, without prejudice to the rights of either party in the additional rental dispute. Now that the major part of the additional rentals owing have been paid it is anticipated that the Hydro-Electric Power Commission will liquidate the balance

The following table indicates the power generated by the Electrical Development Company from the time it commenced commercial operations to July 31st, 1922, measured by peak load.

Periods.	Horse-power.	Date.
Feb. 1, 1907 to July 31, 1907	17,426	June 4, 1907
Aug. 1, 1907 to Jan. 31, 1908	27,882	Dec. 17, 1907
Feb. 1, 1908 to July 31, 1908	38,204	July 22, 1908
Aug. 1, 1908 to Jan. 31, 1909	32,842	Dec. 8, 1908
Feb. 1, 1909 to July 31, 1909	46,113	April 28, 1909
Aug. 1, 1909 to Jan. 31, 1910	41,823	Jan. 26, 1910
Feb. 1, 1910 to July 31, 1910	40,617	Feb. 4, 1910
Aug. 1, 1910 to Jan. 31, 1911	48,794	Nov. 18, 1910
Feb. 1, 1911 to July 31, 1911	49,464	Feb. 6, 1911
Aug. 1, 1911 to Jan. 31, 1912	56,702	Jan. 30, 1912
Feb. 1, 1912 to July 31, 1912	61,394	Feb. 21, 1912
Aug. 1, 1912 to Jan. 31, 1913	84,718	Dec. 5, 1912
Feb. 1, 1913 to July 31, 1913	79,491	Feb. 7, 1913
Aug. 1, 1913 to Jan. 31, 1914	95,174	Nov. 27, 1913
Feb. 1, 1914 to July 31, 1914	65,684	Feb. 6, 1914
Aug. 1, 1914 to Jan. 31, 1915	95,442	Dec. 4, 1914
Feb. 1, 1915 to July 31, 1915	91,019	Feb. 2, 1915
Aug. 1, 1915 to Jan. 31, 1916	125,201	Dec. 9, 1915

Periods.	Horse-power.	Date.
Feb. 1, 1916 to July 31, 1916	133,646	July 19, 1916
Aug. 1, 1916 to Jan. 31, 1917	147,453	Jan. 8, 1917
Feb. 1, 1917 to July 31, 1917	150,134	Mar. 21, 1917
Aug. 1, 1917 to Jan. 31, 1918	151,743	Jan. 10, 1918
Feb. 1, 1918 to July 31, 1918	154,021	July 9, 1918
Aug. 1, 1918 to Jan. 31, 1919	154,826	Nov. 29, 1918
Feb. 1, 1919 to July 31, 1919	132,842	Feb. 20, 1919
Aug. 1, 1919 to Jan. 31, 1920	125,469	Jan. 21, 1920
Feb. 1, 1920 to July 31, 1920	127,989	July 12, 1920
Aug. 1, 1920 to Jan. 31, 1921	148,763	Dec. 15, 1920
Feb. 1, 1921 to July 31, 1921	143,914	Jan. 4, 1921
Aug. 1, 1921 to Jan. 31, 1922	148,579	Dec. 8, 1921
Feb. 1, 1922 to July 31, 1922	150,536	May 8, 1922
Aug. 1, 1922 to Jan. 31, 1923	147,292	Jan. 19, 1923

HYDRO-ELECTRIC POWER COMMISSION

Power was generated commercially from the Chippawa-Queenston plant of the Hydro-Electric Power Commission during 1922 and it was to be anticipated that an agreement respecting the use of the Park Commission's property and the use of water would have been executed before the expiration of the year. The rights of the Park Commission to compensation for the use of the waters of the Niagara River are preserved in the agreement of September 20th, 1918 (Annual Report No. 33). Clause seven of the agreement provides:

"This agreement or the consent of the Park Commission to the said works shall not prejudice or affect in any way the right of the Park Commissioners as riparian owners to compensation for the diversion of the waters of the Niagara River, by way of the said Intake and Power Canal, but all and any compensation whether by way of rental or otherwise and the full right thereto is hereby expressly preserved to the Park Commissioners."

Some negotiations have taken place, but the Power Commission wish to consider the water used at Queenston, with ninety feet of additional head, of the same value as water used at Niagara Falls. When it is remembered that the power generated is directly proportional to the head or pressure, it will be seen that this offer cannot be entertained any more than a flat rate for power, without regard for the distance it is transmitted and the load used. In effect the offer asks the Park Commissioners to treat the water returned to the river at the foot of the Horseshoe Falls as having no further value for the generating of power notwithstanding the fall in the lower rapids. The answer to the proposal is that New York State is striving by all means within its power to have the lower Niagara River development proceeded with, at a cost of many millions of dollars. The Park Commissioners have proposed the same contractional rental clause as is contained in the present power franchises.

NIAGARA RIVER BRIDGE COMPANY

The Cantilever bridge immediately south of the Grand Trunk Arch Bridge is owned by the Niagara River Bridge Company allied with the Michigan Central Railroad Company. The bridge was built in 1883 and strengthened in 1900, but now the traffic requirements necessitate a new structure. Negotiations have taken place between the Commissioners and the Bridge Company for a new crossing of the chain reserve and talus, conditioned upon the removal of the present bridge and the widening of the River Road in the City of Niagara Falls. An arrangement has been reached and it is expected that the work will be commenced in 1923. The Acts and Agreements of the Bridge Company are included in the appendix.

NIAGARA FALLS WATERWORKS

An additional underground cable across Park property to the pumping station of the Niagara Falls Waterworks was authorized on June 28th, 1922.

NIAGARA SPANISH AERO-CAR COMPANY

The earnings of the Aerial Tramway across the Whirlpool owned by the Niagara Spanish Aero-Car Company improved to a marked extent in the last twelve months, due particularly to the opening of the roadway from the north limits of the City of Niagara Falls. Since the opening of the tramway the receipts reported under the terms of the lease are shown below:

Year ended	Tramway.	Sales.	
October 31, 1916	$3,407 25	$437 08	(four months only.)
October 31, 1917	7,402 00	864 59	
October 31, 1918	3,052 75	184 65	(not in operation from March 20th to July 2nd.)
October 31, 1919	9,652 75	474 90	
October 31, 1920	11,181 50	586 00	(closed from Dec. 1st, 1919, on account of smallpox and subsequent fire.)
October 31, 1921	16,895 25	853 80	
October 31, 1922	20,736 00	1,193 55	

In view of the improved financial position the special concessions in the reduction of the minimum rental were withdrawn and the sum of $3,500.00 was required and paid.

BUFFALO AND FORT ERIE BRIDGE COMPANY

There was introduced in the Federal Parliament on March 31st, 1922, a Bill to incorporate the Buffalo and Fort Erie Bridge Company. The proposed act did not appear to safeguard the interested of the Park at the crossing of the Chain Reserve, vested in the Park Commissioners, but the legislation was rejected and further consideration was, for the time being, unnecessary. However, it is reported that the rights sought will again be asked for and the interests of the Park will require protection.

PARK SYSTEM

The year 1922 has passed, and reviewing the programme adopted, it will be found that a high standard of maintenance throughout the Park and Parkways has been continued. The Service Department has ministered to the needs and wants of the public in an efficient manner and the improvements made no inconsiderable showing, while the loyalty and efficiency of the Staff are indicated in the year's performance.

The Park area disturbed by the Ontario Power Company in the third pipe line construction must be restored by the company, although allowance was made in the agreement for the temporary nature of the installation, which was for a period of five years. Part of the affected lands were ready for landscaping again at the beginning of 1922, and an arrangement was reached whereby the Hydro-Electric Power Commission, controlling the Ontario Power Company, paid a lump sum for certain specified work. Thereupon the Works Department of the Park set about replacement of the features destroyed.

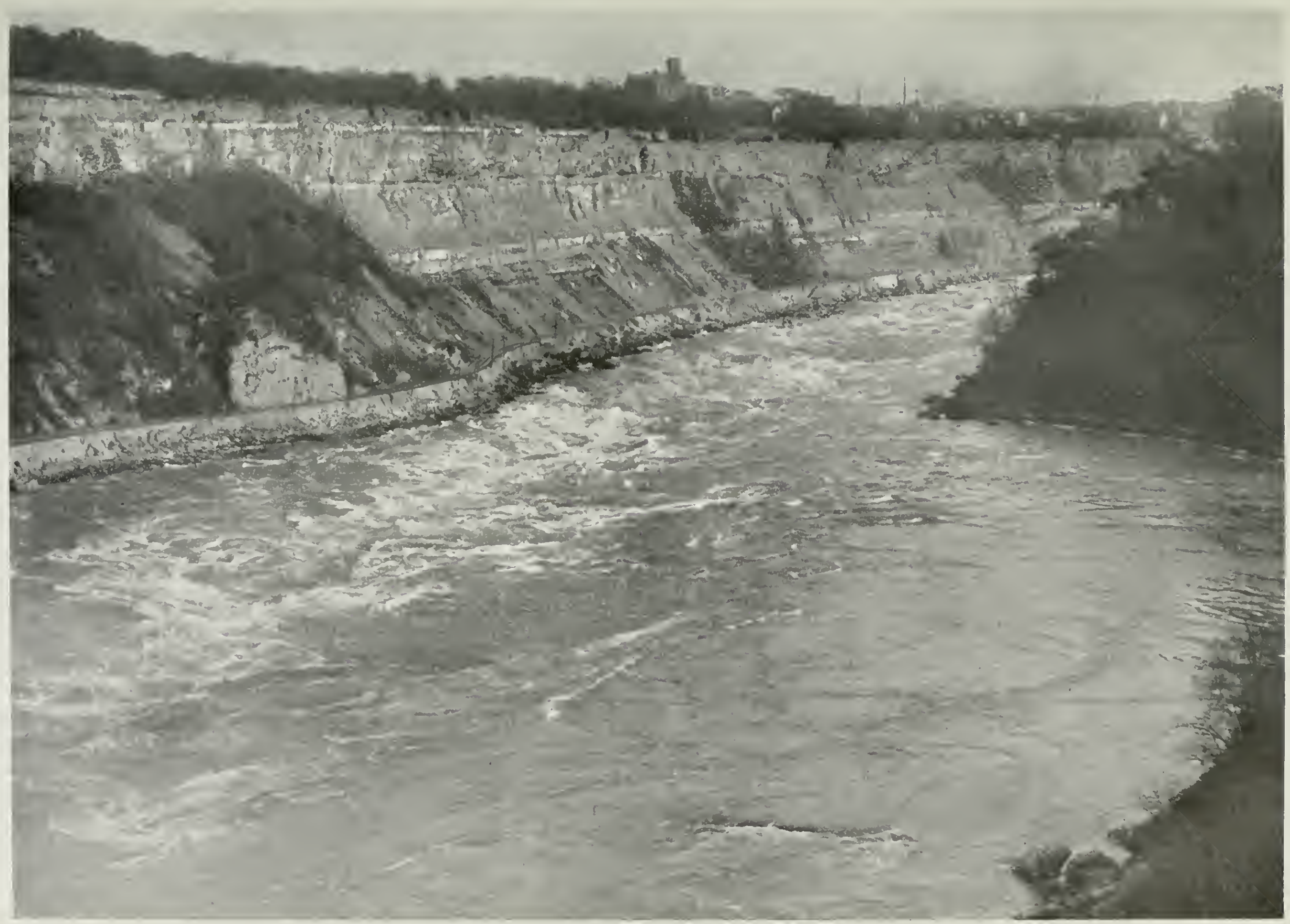
The Service Buildings for the Works Department are situate midway between the Administration Building and Ferry Road at Jolly Cut, and it may happen that the central shops will eventually be moved farther south, but a branch at least will be located upon the present site. Preparation for enlarged facilities has been made in draining extra space and examining a proposed layout for machine shops and storage for equipment.

The most extensive new work was the continuing of the Parkway from Niagara Falls to Queenston. Partly built in 1921, the roadway was extended by contract and the Park construction forces, until but a short length at the screen house of the Chippawa-Queenston Hydro-Electric Development remains. Here the tracks of the electric railway require removing from the space set apart for the road. Heavy cuts and fills at Queenston Heights provide an excellent alignment and easy grades to meet the Provincial Highway leading to St. Davids.

Two additional properties for the northern extension of the Parkway to Queenston have been purchased leaving but four small areas to be acquired. Of these, three are owned by the International Railway, and negotiations are proceeding for them. One property only has been expropriated and in that instance the difference between the value claimed by the owner and that ascertained by the valuators of the Commission was too great to allow a settlement to be made. The statement of claim from the Colt family owners was for the sum of $63,925, and the Commissioners offered $6,000 for 10.35 acres of land, and an old house and barn. Upon submitting the dispute to the Ontario Railway and Municipal Board an award of $9,031 was given with interest at 5% from February 25th, 1921. A plot of one acre overlooking the Whirlpool was purchased for $500 which was considered reasonable.

Provision is made in the Ontario Public Service Superannuation Act, 1920, for retiring employees in the service of the Province of Ontario when the age of seventy is reached. The employees pay according to a graduated scale into the fund while the Province bears in addition to the cost of administration an equal share and any further sums necessary to pay the claims for superannuation. The permanent employees of the Park Staff have now been brought under the terms of the Act.

The policy of operating Concessions was entered upon tentatively and in an experimental way in the year 1916 when the lessee of the Refectory Restaurant stated that it had been impossible to make a profit in the preceding season after paying rental. The offer was made to again conduct the business if the Commission would forego the rental entirely, but such a course was not favourably considered. Thereupon the Service Department of the Park was inaugurated with one operating centre. In 1919 the Scenic Tunnel at Table Rock was added after being closed during the latter portion of the war years and facilities were extended by providing a Lunch Room. In 1920 the Res-



Niagara River Gorge at the Whirlpool.

taurant and Souvenir quarters at Queenston increased the responsibility and annual receipts of the Service Department to upwards of $125,000 of turnover.

Through an offer for the privileges at the Scenic Tunnel in the early part of the 1922 season an opportunity was afforded the Board to survey the results accomplished and examine the reasons that prompted releasing the concessionaires from operating the Park facilities. There are three phases of the subject worthy of critical consideration. In the first instance there is the advantage of direct control of the business and first hand knowledge of the details of revenues and cost of management. Secondly, there is the purely financial ground of which method will return the greater profit and at the same time give service to the visitor at reasonable rates. Experience has shown that revenues from restaurants and facilities for viewing the points of interest are augmented under direct Park administration. The third consideration is the historical nature of the Niagara District, where battles have been fought for liberty. Here it seems in keeping that the confidence engendered by government operation should be fostered to the end that the yearly stream of visitors may be largely increased and a feeling of safety with pleasure promoted. After full consideration the decision was reached that the policy of direct operation of service should not be abandoned. At the same time it was decided to complete the service organization by opening up further conveniences and means of supplying the wants of tourists.

REVENUES AND EXPENDITURES

The complete statement of Receipts and Expenditures for the year ended November 30th, 1922, with all details will be found appended hereto. It will be observed that ordinary revenue amounted to $261,635.99, and of this sum $217,580.25 was received from rentals paid by power companies. Last year power rentals were $229,143.29, the difference being caused by a reduction in the load of two of the companies. There was received in addition toward the end of the year $301,332.55 in settlement of the balance of additional rentals owing by the Electrical Development Company to November 30th, 1920, with interest to November 1st, 1922. Park Debentures to the extent of $65,000 par value bearing interest at the rate of four per cent. per annum were disposed of for Capital works, realizing with accrued interest $60,595.49. The highest tender was accepted, namely, 93.18 to yield five and three-quarters per cent. to maturity on January 1st, 1927. The total authorized issues of debentures ($900,000.00) in connection with the Park enterprises have now been disposed of. All issues mature January 1st, 1927, and there is accumulated a sinking fund of $423,347.19 against the total liability. According to legislation passed at the last session of the Legislature, sinking fund payments deposited with the Provincial Treasurer are allowed a rate of four per cent. per annum, compounded half yearly.

Maintenance of the Parks and Parkways cost $185,446.89 including interest on debentures $32,900.00 and sinking fund $9,000.00. The reduction in this item over 1921 was $29,027.22. Capital improvements cost $106,316.17 and there was an excess of receipts over expenditures amounting to $394,417.99. After providing for depreciation and reserves there remained to transfer to revenue account $373,654.93. Total assets now amount to $2,726,368.38, against which there is the bonded indebtedness of $900,000.00 and after providing for future liabilities a net balance of $1,388,568.91. The improvement over 1921 is $356,899.66.

The receipts at the Refectory were $52,354.99, slightly less than in 1921, but an excellent showing considering that electric railway employees went on strike at the very opening of the season, disorganizing transportation facilities entirely. The net gain after paying for supplies, cost of operation and allowing for loss, breakage and depreciation was $3,240.68 or $129.62 less than last year.

At Queenston gross receipts amounted to $15,345.30, a reduction of $13,141.65 for the year 1921 and $20,239.30 less than the banner year 1920. The result at Queenston indicates the extent of the handicap due to the street railway disagreement with the working force. American visitors to Niagara Falls had no means of reaching lower river points and spent their money at Niagara Falls, New York, where receipts are reported to be in excess of expectations and normal amounts. The expense of operation was $16,021.37 to which must be added for loss, breakage and depreciation $940,28, leaving a loss of $1,616.35, the first to be reported in this department. Considerable credit is due to the management for keeping the amount within such a small compass.

At the Scenic Tunnel the absence of tourists accounts for smaller receipts, but a good margin of profit has been maintained. Total receipts were $34,146.11, compared with $45,347.92 in 1921 and $35,362.77 in 1920. The Tunnel accounted for $19,650.15 of the gross receipts and the Lunch Room and Sale of Souvenirs $14,495.96. Operating expenditure amounted to $18,967.03 and $1,120.22 was charged for depreciation, leaving a net gain of $14,058.86.

The expense of operating the Creche at Queenston Heights' Park was $284.92 and receipts were $22.00, making the net cost $262.92.

All of which is respectfully submitted.

P. W. ELLIS (Chairman).
GEORGE H. WILKES.
L. CLARKE RAYMOND.
WILLIAM L. DORAN.
JAMES D. CHAPLIN.
H. Y. GRANT,
F. C. BIGGS.

Niagara Falls, Ontario, February 5th, 1923.

QUEEN VICTORIA NIAGARA FALLS PARK SYSTEM
FINANCIAL STATEMENT—1922

RECEIPTS

1922			
Nov. 30th, Balance from Operating Account after depreciation		$14,682.19	
Power Rentals			
Canadian Niagara Power Company, fixed	$15,000.00		
Canadian Niagara Power Company, additional	52,185.87		
Ontario Power Company, fixed	30,000.00		
Ontario Power Company, additional	53,950.25		
Electrical Development Company, fixed	15,000.00		
Electrical Development Company, additional	51,444.13		
Electrical Development Company, special account	301,332.55		
Ontario Power Company, interest	175.18		
		$519,087.98	
International Railway Company		10,000.00	
Niagara Spanish Aero-Car Company		2,500.00	
Maid-of-the-Mist Steamship Company		1,000.00	
Lundy's Lane Burial Ground		211.00	
Brock's Monument Tolls		2,098.10	
Interest on Bank Deposits		1,025.95	
Cash Discounts		223.30	
Premium on Exchange		1,658.97	
Sales of Debentures and accrued interest		60,595.49	
Ontario Power Company, Restoration Account		7,000.00	
Fire Loss Account (balance)		2,745.61	
Sundry Receipts		735.44	
Advertising and Publicity Refund		13.88	
Credit on Sinking Fund Account		62,603.14	
			$686,181.05

EXPENDITURES

CAPITAL ACCOUNT

Queen Victoria Park		
Office Equipment	$298.82	
Table Rock House Equipment	5,120.20	
Table Rock Lunch Room Equipment	202.22	
Refectory Equipment	459.45	
Queenston Restaurant Equipment	338.02	
Tools and Equipment	3,647.16	
Queenston Creche Equipment	11.75	
Commissioners' Rooms Equipment	21.00	
Enlarging Park Shed Area	2,755.18	
Trees, Shrubs and Greenhouse Plants	500.68	
Sanitary Drinking Fountains	77.54	
Stock—Gas and Oil	31.75	
Grading and Planting Southerly Area	4,298.68	
		$13,162.45
Queenston		
Pump House	$219.33	
Lighting	197.84	
		417.17
Niagara Glen		
New Stairway and Paths	$319.55	
		319.55
Northern Boulevard		
Outstanding Lands	$1,817.76	
Niagara Falls to Glen	6,646 95	
Glen to Larkins	42,402.86	
Queenston Hill	39,381.92	
		$90,249.49
Parkway South		
Rip Rap Protection	$1,097.88	
Usher's Creek Tool House	234.72	
Fort Erie Water Supply	422.63	
Fort Erie Tool House	412.28	
		2,167.51
		$106,316.17

MAINTENANCE ACCOUNT

Administration		
Office Staff	$20,431.83	
Office Supplies	865.98	
Office Expense	1,351.78	
Travelling Expenses	708.43	
Commissioners' Expenses	120.71	
		$23,478.71
Guards and Caretakers		
Queen Victoria Park	$10,557.44	
Queenston	2,881.74	
Niagara Glen	1,401.60	
Chain Reserve	863.00	
Lundy's Lane	1,090.00	
Parkway South	1,175.22	
Fort Erie	1,026.01	
		18,995.01
Upkeep		
Queen Victoria Park	$58,561.17	
Butlers' Burying Ground	1,073.50	
Queenston	5,539.76	
Niagara Glen	2,539.17	
Chain Reserve	1,845.46	
Lundy's Lane	2,047.33	
Fort Erie	710.40	
Parkway South	20,282.68	
		92,599.47
Miscellaneous		
Bank Charges	$7.35	
Professional Services	3,100.63	
Entertainment	364.02	
Pensions	420.00	
		3,892.00
Superannuation Account (balance)		530.85
Investment Account (liability)		4,050.85
Sinking Fund		9,000.00
Interest on Debentures		32,900.00
		$185,446.89
To Capital Expenditures as per statement		106,316.17
To Maintenance		185,446.89
To Depreciation Account		15,288.48
To Reserve Account		4,745.61
To Inventory Adjustments		728.97
		$312,526.12
To Balance of Revenue Account		373,654.93
		$686,181.05

OPERATING ACCOUNT, 1922

Refectory			
By Gross Receipts		$52,354.99	
To Supplies used	$26,338.74		
To Salaries and other Expenses	19,361.61		
	$45,700.35		
To Depreciation Account	3,413.96		
		49,114.31	
Credit Balance			$3,240.68
Queenston Heights			
By Gross Receipts		$15,345.30	
To Supplies used	$8,790.80		
To Salaries and other Expenses	7,230.57		
	$16,021.37		
To Depreciation Account	940.28		
		16,961.65	
Debit Balance			1,616.35

Table Rock House and Lunch Room

By Gross Receipts, Sales	$14,495.96		
By Gross Receipts, Elevator	19,650.15		
		$34,146.11	
To Supplies used	$8,318.53		
To Salaries and other Expenses	10,648.50		
	$18,967.03		
To Depreciation Account	1,120.22		
		20,087.25	
Credit Balance			14,058.86

	Dr.	Cr.
Reflectory Balance		$3,240.68
Queenston Balance	$1,616.35	
Table Rock Balance		14,058.86
Dufferin Islands	1.00	
Administration Expense	1,000.00	
	$2,617.35	$17,299.54
		2,617.35
Net Balance from Operating Account		$14,682.19

BALANCE SHEET, NOVEMBER 30th, 1922

ASSETS

Fixed Assets at cost as ascertained by the Superintendent and Accountant—

Lands and Buildings	$1,877,128.43		
Less Depreciation	9,088.00		
		$1,868,040.43	
Office Equipment	$5,223.95		
Less Depreciation	522.39		
		4,701.45	
Table Rock House Equipment	$4,985.15		
Less Depreciation	878.92		
		4,106.23	
Table Rock Lunch Equipment	$2,177.76		
Less Depreciation	241.30		
		1,876.46	
Refectory Equipment	$21,446.09		
Less Depreciation	3,413.96		
		18,032.13	
Queenston Restaurant Equipment	$8,157.33		
Less Depreciation	940.28		
		7,217.05	
Dufferin Islands Stand Equipment		357.23	
Tools and Equipment	$26,467.87		
Less Depreciation	5,289.74		
		21,178.13	
Queenston Creche Equipment	$1,031.03		
Less Depreciation	103.10		
		927.93	
Niagara Glen Souvenir Stand		54.50	
Commissioners Rooms Equipment	$2,363.29		
Less Depreciation	285.25		
		2,078.04	
			$1,928,569.69

Sinking Fund			
In hands of Provincial Treasurer (including interest)		$423,347.19	
Current Assets (Supplies as per Inventories)—			
Refectory	$484.55		
Queenston Restaurant	223.47		
Queenston Souvenir Stand	1,675.05		
Table Rock House	3,731.55		
Table Rock Lunch Room	91.41		
Office Supplies	969.99		
Stock, General	2,307.07		
Stock, Gas and Oil	89.35		
		9,572.44	
Accounts Receivable		222.32	
Investment Account (Liability)		4,050.85	
Superannuation Account (Balance)		530.85	
		$437,723.65	
Cash Account			
Imprest Account	$1,850.00		
Imperial Bank	108,067.60		
On Hand	157.44		
Toronto General Trust	250,000.00		
		360,075.04	
			797,798.69
			$2,726,368.38

SCHEDULE OF LANDS AND BUILDINGS

Items		Lands and Improvements	Buildings
Queen Victoria		$779,776.19	
Parkway North		345,096.68	
Niagara Glen		12,193.75	
Queenston Park		42,634.50	
Parkway South		543,028.84	
Fort Erie		2,921.70	
Lundy's Lane Burial Ground		2,239.25	
Butler's Burying Ground		5,354.78	
Refectory			$86,804.08
Table Rock House			37,890.00
Queenston Restaurant			18,188.66
Queenston Souvenir Stand			1,000.00
			$143,882.74
Less Depreciation:			
Refectory, 5%	$4,340.00		
Table Rock House, 10%	3,789.00		
Queenston Restaurant, 5%	909.00		
Queenston Souvenir Stand	50.00		9,088.00
		$1,733,245.69	$134,794.74

SUMMARY

Lands	$1,733,245.69	
Buildings	134,794.74	
		$1,868,040.43

LIABILITIES

Debenture Account			
4% due 1927	$800,000.00		
3½% due 1927	100,000.00		
		$900,000.00	
Reserve Account			
Liability	$4,000.00		
Queenston Hill Contract	7,706.67		
Fire Loss Restoration	2,745.61		
Sinking Fund	423,347.19		
		437,799.47	
			$1,337,799.47
Balance to Credit of Revenue Account			1,388,568.91
			$2,726,368.38

THE ELECTRICAL DEVELOPMENT COMPANY, SPECIAL DEPOSIT OF $25,000.00

MADE JANUARY 29th, 1905

For maintaining Water Levels at Intake of Canadian Niagara Power Company and International Railway Company.

1905—Jan. 31.	Deposited	$25,000 00	
1905—Dec. 30.	Interest to date	2,288 41	
			$27,288 41
	Less cost Submerged Weir		2,189 32
			$25,099 09
1922—Dec. 31.	Interest to date		19,705 04
			$44,804 13

STATEMENT OF DEBENTURE INDEBTEDNESS, AS AT DECEMBER 31st, 1922.

Date	Authorized	Outstanding	Interest Rate	Date of Maturity
July 1st, 1887	$525,000 00	$525,000 00	4%	Jan. 1st, 1927
July 2nd, 1894	75,000 00	75,000 00	4%	Jan. 1st, 1927
July 1st, 1908	100,000 00	100,000 00	3½%	Jan. 1st, 1927
July 1st, 1910	200,000 00	200,000 00	4%	Jan. 1st, 1927
	$900,000 00	$900,000 00		

REPORT OF THE PARK SUPERINTENDENT

To the Commissioners of the Queen Victoria Niagara Falls Park

Gentlemen:

Herewith I beg to report on the works of maintenance and improvement carried out in the Queen Victoria Niagara Falls Park System for the year ended November 30th, 1922.

The varied and extended character of the operations of the Park System after thirty-six years of existence may well be the subject of some comment. The total receipts of the Park for the first ten years averaged but slightly over $25,000 per annum, while maintenance expenditures for the same period were very nearly $40,000 for each twelve months, and some amounts had of necessity to be spent upon improvements. The work of the Staff was devoted very largely therefore to keeping the grounds in order, and devising ways and means to pay the overdrafts at the bank. The area of the Park at the beginning was but 254 acres of land, located in one property adjacent to the Falls of Niagara. This, too, concentrated the work and kept it within well defined channels. The original Park has now extended into a developed system of Parks and Parkways reaching from Lake Erie to Queenston, with the Chain Reserve lands continuing to old Niagara on the shores of Lake Ontario. The area has increased to over 1,500 acres of land, and the mileage of improved roadway is fifteen times the length even as late as 1908. The operations, in addition to maintaining lands, buildings, and structures, now embrace roadmaking, the erection of the various classes of buildings required to provide for the convenience and pleasure of the public, and the conduct of refectories, and facilities for sight-seeing. Included in the requirements for public convenience are shelters, lavatories, restaurants, shops for the sale of goods, terminal buildings for inclines and tunnels, bridges, walks, watermains, lighting systems, greenhouses, sewers and drainage systems, service centres to house, machine shop, garage, and other space in constant use, and many smaller works.

Then there are the relations with lessees to be considered. Here the scale runs all the way from the agreement for small privileges to the power company franchises involving enormous investments and large rentals. Constant vigilance must be exercised to protect the Commissioners' rights, and to see that the contractual requirements are executed. The relationship with Bridge Companies and Railways crossing the frontier to the United States provides another subject for consideration, and involves agreements for crossing Park property. The municipalities in which Park property extends also require privileges and sometimes the temporary or permanent use of right of way for underground and surface constructions. Here again the rights of the Park must be ascertained, and definite terms of agreement arranged.

Not the least of the important activities throughout the Park System is maintaining order and protecting property. For these purposes a police force is used, eight constables under a chief constable being stationed at Queen Victoria Park, and the outlying properties being looked after by local caretakers. The Parkways are patrolled by motor-cycle police. The presence of the uniform is usually sufficient to prevent disorder, and except for the regulation of traffic, the police force acts largely as a distributor of information to visitors. Travellers from a distance are aided in obtaining a maximum of sight-seeing in a short space of time.

Horseshoe Falls in Winter.

Inlet of Island Pond in Winter.

BUTLERS' BURYING GROUND

Except for periodic inspection no regular employees were kept at Butlers' Burying Ground during the winter months. The working caretaker started in April, and kept the plot in excellent condition during the summer and fall months. Many additional visitors are coming to this old historic spot, now the public know that the Park is responsible for its preservation.

QUEENSTON HEIGHTS

The usual large number of picnics were booked for Queenston Heights during 1922, but many were cancelled after the strike of electric railway employees which occurred on July 1st, and all tourist traffic was prevented from reaching this part of the Park System, until late in the season, when partial operation of cars was restored. The conditions are indicated in the receipts from sales, and for the first time a loss was recorded. The Hill section of the Northern division of the Niagara River Parkway was constructed through Queenston Heights Park, and on southerly to the Hydro forebay. An entirely new route was selected for the roadway upon an improved grade with easy curves, and a new entrance for motor traffic was built to connect with the roadway into Brock's Monument grounds. Electric lights were installed in the small pavilion and a protecting fence erected around Fort Drummond and its companion earthwork (Fort Riall).

NIAGARA RIVER PARKWAY NORTH

The macadam foundation for the Parkway between Niagara Falls and Queenston was finished with the exception of 1,500 lineal feet at the Hydro forebay, where construction work prevented its completion. From Niagara Falls to the Glen a surface treatment was laid to prevent ravelling until a permanent top is constructed. All settlement in the subgrade will be allowed to take place before the top is placed. The whole length of the new Parkway has been located so as to take advantage of the vistas to the Niagara Gorge and the natural landscape features, particularly at the north side of the Whirlpool. It will be the main roadway through the development in the vicinity of Niagara Glen as well as the scenic route into the City of Niagara Falls from Toronto and the west.

NIAGARA GLEN

The footpaths of Niagara Glen were levelled and redressed throughout, and improvements were made to the lavatories. The new stairway at the northwesterly side of Wintergreen Flat was completed, making a visit to the gorge more interesting, because of the choice of routes in ascending to the upper level again.

Restaurant and Lunch-room accommodation are particularly needed at this Park midway between Niagara Falls and Queenston, and there is no doubt about a successful business being carried on both among street-car and motor tourists. When refreshment quarters are provided an incline will be necessary to carry visitors into and out of the Glen.

QUEEN VICTORIA PARK

Additional trees were planted to take the place eventually of those destroyed in the cyclonic storm of September, 1920, and it is now scarcely realized that seventy-five full-sized trees were lost from the Park grounds.

All paths were resurfaced with half-inch stone and screenings, and the area south of the Electrical Development Company was further developed by planting. To the Rose Garden there were added two hundred and fifteen subjects of many varieties, and at Island Pond three hundred hardy ferns and clumps of Iris were planted. About two thousand five hundred square feet of marshy land was drained and reclaimed at the rear of the Rose Garden, and it will be used either to supplement the service building area, or the Rose Garden itself.

An auxiliary watermain, 1½″ diameter, was laid to Island Pond to increase the supply coming from the natural springs. Much of the difficulty due to lack of water will thus be remedied.

The area between the Canadian Niagara Power Company and the Park Greenhouses was restored after many years' use by the Ontario Power Company, and a beginning upon replanting the grounds was made. Two tennis courts were included in the layout, and a further two will be built in 1923.

The northern entrance to Queen Victoria Park was originally named the Mowat Gate in honour of Sir Oliver Mowat, Premier of Ontario when the Park was started. Later the entrance was moved westerly to join the River Road, but the name was not preserved. The following inscription has now been placed upon the supporting columns of the gateway:

MOWAT GATE

In Commemoration of the Great Public Service Rendered to the Canadian People by the Late the Honourable Sir Oliver Mowat, G.C.M.G., Prime Minister of the Province of Ontario for 23 Years, in the Founding of this Park.

NIAGARA RIVER PARKWAY SOUTH

The whole of the roadway was maintained to withstand the busy motor traffic of the summer season as well as the more moderate use during the remainder of the year. A neat tool house was erected at Ushers Creek to take the place of a temporary shed used for some time. About two thousand lineal feet of rip-rap stone was placed along the river's edge to further protect the shore line from erosion.

FORT ERIE

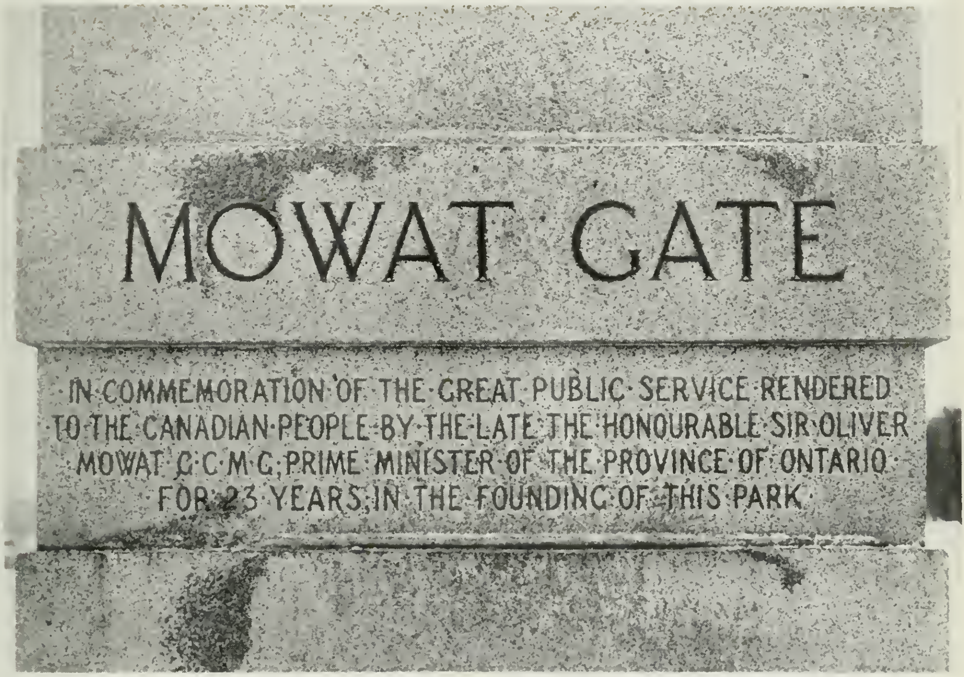
A new tool house and employees' shelter was built at this outlying point in the system, and greatly improves the appearance around the old fort, as well as providing much needed shelter in time of storm.

A water connection was made with the main owned by the Village of Fort Erie, and now the grounds are well supplied for visitors.

SERVICE DEPARTMENT

While there was a falling off in receipts over the entire system upon operating account, it was due altogether to conditions over which there was no control, and for the most part it was the direct result of the employees' strike on the International Railway.

At the Refectory it is interesting to see that out of gross receipts amounting to $2,014.00 less than in 1921, the net balance was reduced but $130.00.



MOWAT GATE

IN·COMMEMORATION·OF·THE·GREAT·PUBLIC·SERVICE·RENDERED·
·TO·THE·CANADIAN·PEOPLE·BY·THE·LATE·THE·HONOURABLE·SIR·OLIVER·
·MOWAT·G·C·M·G,·PRIME·MINISTER·OF·THE·PROVINCE·OF·ONTARIO·
·FOR·23·YEARS,·IN·THE·FOUNDING·OF·THIS·PARK·

Inscription on Mowat Gate.

At Table Rock gross receipts were $11,201.00 lower than the previous year, but the net balance was only $2,403.00 less. The net balance in 1921 was 36 per cent. of gross receipts, but in 1922 it was 41 per cent. of gross receipts.

AUDIT OF ACCOUNTS

The accounts of the Park were audited by the Provincial Auditor during the year to November 20th, 1921.

With much satisfaction I again refer to the service of the Staff, whose loyal efforts account very largely for the success of the year.

Respectfully submitted,

JOHN H. JACKSON,
Superintendent.

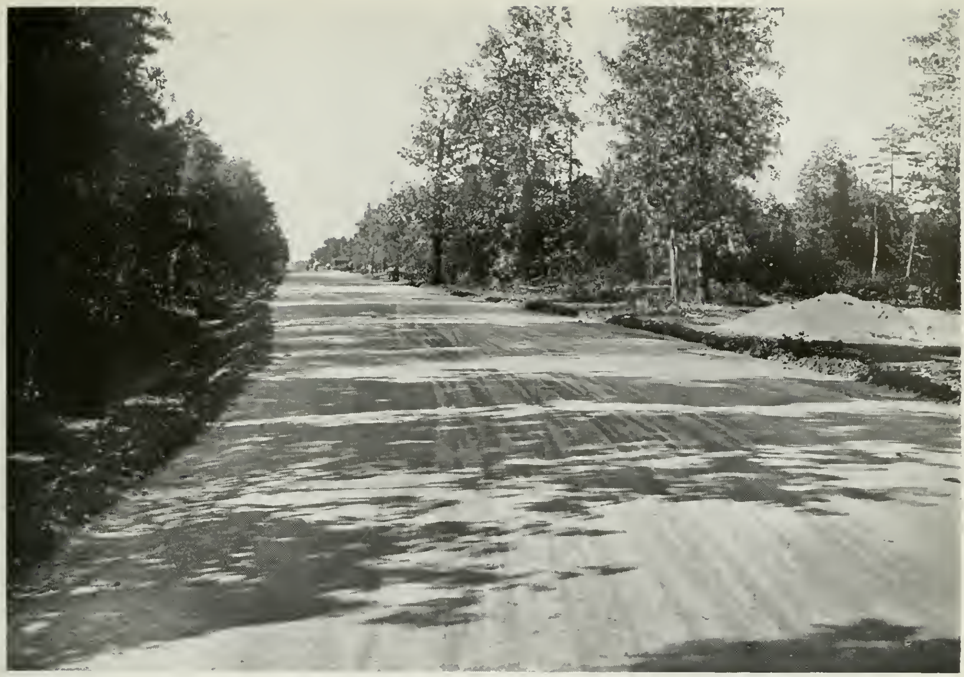
MEMORANDUM BY THE CHAIRMAN OF THE QUEEN VICTORIA NIAGARA FALLS PARK COMMISSIONERS SUBMITTED TO A FORMAL MEETING OF THE BOARD HELD AT NIAGARA FALLS, ONTARIO, ON THE 19TH DAY OF JUNE, 1922.

The deputation we have listened to to-day wish us to abandon a policy which we adopted a few years ago, and to throw open for public tender the Table Rock concession. The principal reason advanced is that it will pay us better to so deal with the concession rather than to operate it ourselves. The policy of operating all the Park services ourselves was adopted after full consideration, and should not be lightly abandoned. Even if better financial results were absolutely guaranteed by reversing our present policy, that alone would not be a sufficient or a conclusive reason for the reversal. It is true that one concession, and one only, namely, that of Table Rock, is under discussion at the moment; but it is certain that if we reverse our policy with reference to this concession it will prove to be but the thin end of the wedge. Like demands from other sources will be made upon us from time to time covering every activity of the Park, and having yielded the principle in this case we will be compelled to do likewise with the others, with the net result that at no distant date the whole of the purveying, sightseeing and other activities of the Park will be under the control of private owners, whose operations we cannot, in the nature of things, adequately regulate. The consequences of this commercialization of our subsidiary enterprises may militate greatly against the permanent interests of the trust committed to our charge. It is well, too, at the outset to make it quite clear that it is by no means certain that better financial results would attend the reversal of our present policy. The contrary has been proved in the short experience we have had. The net income from Table Rock for the last two years, after paying all the heavy and abnormal expenses attendant thereon, has been greater than in any like period under the old policy of letting it out to concessionaires. With these general observations in mind I will pass on to submit some additional specific reasons against making the change suggested.

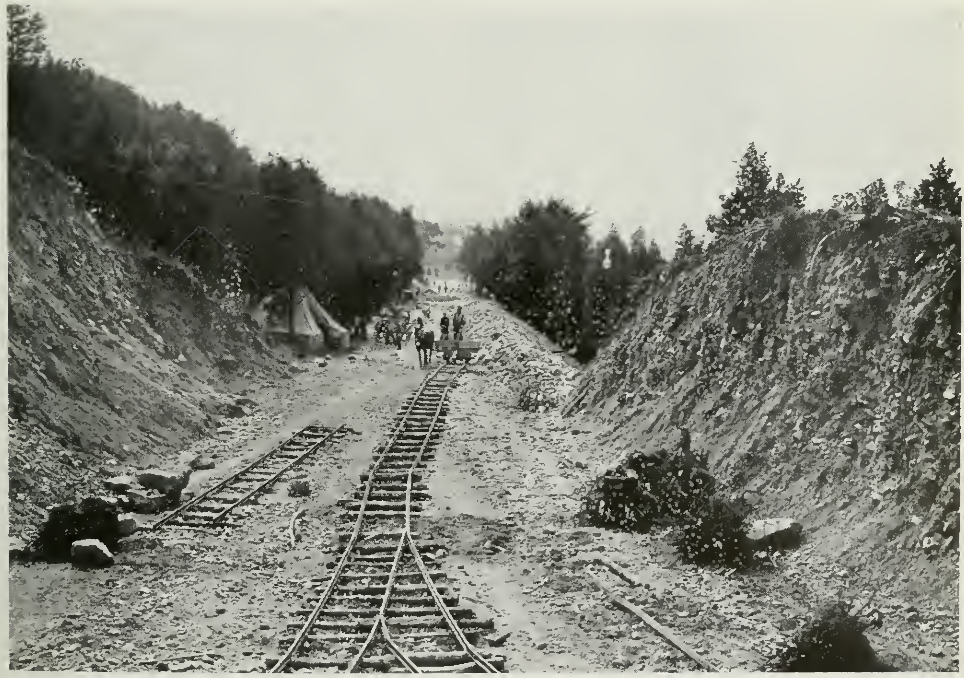
1. While we retain control of all our subsidiary activities we insure the maximum of service to the travelling public at reasonable and satisfactory prices. The very fact that these activities are operated by government agencies begets a sense of security and of satisfaction in the minds of travellers that sends them away contented to all quarters of the earth from which they came, and stimulates in this way further streams of traffic. Freedom from persistent canvassing to buy and to see, and absolute insurance against the secret commission bargainings, that are inevitable under the old system of letting out concessions, are gains of great value in promoting the stream of traffic to the Park. Without suggesting for a moment that the gentlemen who have made their representations to us to-day would revive the old notoriously unsatisfactory conditions if their request were granted, it is worth while contrasting the old conditions with the new. Without going into details it is doubtless within the knowledge of all that a few years ago the Niagara Falls district was looked upon as a place where extortion had full play. The great natural grandeur of the Falls attracted a constant stream of visitors, while the lack of regulation of the activities of the district begat such abuses that the very name became a byword for extortion of the worst kind. I do not think it would be wise to reverse the policy that has redeemed the name of the district in favour of one that, in the hands of money makers only, might be abused again in the old way.

2. On purely financial grounds it is also to be remembered that by duplicating the elevator facilities of Table Rock we can greatly multiply our net receipts therefrom; while in the case of the other activities we can, by good service and reasonable prices, insure a steady growth in the net receipts and obtain at the same time the *whole* instead of only a part of these receipts. When the new bridge across the river at Bridgeburg is completed there will be an unrivalled motor driveway opened up from Buffalo right across to the Canadian side, and down through the Park to its extreme limit, that will attract American travel on a scale far beyond computation, by reason of the beauty of the district through which the driveway runs. This additional traffic will multiply the receipts far beyond anything of the past, while prudent expenditure at Table Rock, and perhaps other points, for the accommodation of the motors and motorists will further stimulate both traffic and receipts. These undertakings, kept in our own hands, developed by our own approved methods, and known to the public at large to be conducted under government ownership, will breed satisfaction and contentment on a scale that I do not think could ever be reached under any other policy. It is my conviction, therefore, that the policy we have adopted in the last few years is the most fruitful financially as well as otherwise.

3. There is a third consideration which also has been borne in mind. We are the trustees of a national trust. The historic monuments and memories of the district are both sacred and stirring. Deeds of heroism that lend glory to our history were performed in this district. Struggles for, that led to grants of, constitutional liberty were waged in this district. The duty



Niagara River Parkway North.



Niagara River Parkway North.
Cut at Queenston Hill.

is ours of preserving both the places and the memories, and of stimulating thereby that patriotic devotion to our land and Empire that has always made the British peoples great. We should not commercialize such a trust. We have a school of patriotism in our keeping as well as one of the greatest natural wonders of the world; and while we must make our work self-sustaining, as we have done in the past, our commercial policy should be governed by due regard for the great past of the district and by like regard for its greater future potentialities. Direct control by the Commissioners of all the activities of the Park will lead, in my humble opinion, to greater security for the public, to greater contentment of the public, to more profitable results for the Commission, and to a dignity of the whole that is more worthy of the Government and the people of this Province.

P. W. ELLIS,
Chairman.

NIAGARA PENINSULA BRIDGE COMPANY
NIAGARA RIVER BRIDGE COMPANY

45 Vict. c. 88 (Dom.)

An Act to incorporate the Niagara Peninsula Bridge Company.

[*Assented to 17th May, 1882.*]

Preamble.

WHEREAS the persons hereinafter named have petitioned to be incorporated as a company with power to build a bridge for railway and other purposes across the Niagara River at or near the Village of Queenston, in the County of Lincoln, or such other point as the company may select, and it is expedient to grant the prayer of the said petition:

Therefore Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

Declaratory.

1. The Niagara Peninsula Bridge is hereby declared to be a work for the general advantage of Canada.

Certain persons incorporated.

Corporate name.

2. James Taylor, Thomas Clark, M.D., John Riordon, Sylvester Neelon, John Carroll, David Lowry, Henry Woodruff, George P. M. Ball, Richard Wood, William Chaplin, Roswell H. Smith, Lucius S. Oille, Samuel D. Woodruff, James Norris, John R. Monro, Robert Wood, Neil Black, Isaac Anderson, Andrew Fairlie, Thomas Dee, Timothy Healey, D. W. Bixby, William W. Greenwood, Patrick Larkin, James Murray, together with such persons and corporations as shall, under the provisions of this Act, become shareholders in the Company to be hereby incorporated, are hereby constituted and declared to be a body corporate and politic by the name of the "Niagara Peninsula Bridge Company," hereinafter called "the Company."

General powers for constructing bridges.

Proviso.

3. The company shall have full power and authority to purchase, acquire, take and hold such lands, lands covered with water, beaches and other property as may be necessary for the purpose of constructing the said bridge herein mentioned, or for the convenient using of the same, and also for the construction of such branch railway not exceeding four miles in length, as may be necessary to make connections or to approach the said bridge, and such carriage way as may be necessary for an approach thereto; Provided that nothing herein contained shall be construed to affect any rights heretofore acquired under any Act of the Legislature of the Province of Ontario, respecting any road or carriage way along the bank of the Niagara River.

Act 42 V., c. 9, incorporated with this Act.

4. "The Consolidated Railway Act, 1879," and subsequent amendments thereto, are hereby incorporated with this Act and shall form part thereof, and be construed therewith as forming one Act.

Power to build railway bridge across Niagara River.

5. The company shall have full power under this Act to construct, maintain, work and manage a bridge for railway and other purposes across the Niagara River from some point in or near the Village of Queenston, in the County of Lincoln, or such other point as the company may select, towards the Village of Lewiston or some other convenient point in the State of New York, in the United States of America.

Bridge not to be commenced until authorized by U.S., but company may make preparation for works.

6. The company shall not commence the actual erection of the said bridge until an act of the Congress of the United States of America has been passed, consenting to or approving the bridging of the said river, or until the executive of the United States of America has consented to and thereof approved; but the company shall have the power in the meantime to acquire the lands, submit their plans to the Governor in Council, and do all other the matters and things authorized by this Act, except the commencement of the actual construction or erection of the bridge; and the time for the completion of the work as fixed by this Act shall run from the date of the passing of the said Act of the said Congress, or from the date of the signification of the consent and approval of the executive of the United States of America.

Company may work trains by steam over bridge.

7. The company are hereby authorized to work trains by steam power for local passenger and freight traffic, between the State of New York and the Province of Ontario, over the bridge hereby authorized to be constructed, and to connect the said trains with other railways.

8. The persons named in the second section of this Act are constituted the board of provisional directors of the company and shall hold office as such until the first election of directors under this Act, and shall have power and authority immediately after the passing of this Act to open stock books and procure subscriptions for stock for the undertaking—giving at least four weeks' notice by advertisement in the *Canada Gazette*, of the time and place of their meeting to receive subscriptions of stock; and the said provisional directors may cause surveys and plans to be made and executed, and may acquire any plans and surveys now existing; and it shall be their duty as hereinafter provided to call a general meeting of shareholders for the election of directors.

Provisional directors—powers and duties of.

Stock books, surveys and general meeting.

9. No subscription of shares in the capital stock of the Company shall be legal and binding unless ten per centum shall have been actually and *bona fide* paid thereon within five days after subscription into one or more of the chartered banks of Canada to be designated by the said directors; and such ten per centum shall not be withdrawn from such banks or otherwise applied, except for the purpose of such bridge, or upon the dissolution of the company from any cause whatever; and the said directors, or a majority of them, may, in their discretion, exclude any person from subscribing who, in their judgment, would hinder, delay or prevent the company from proceeding with their undertaking under the provisions of this Act; and if more than the whole stock shall have been subscribed the said provisional directors shall allocate and apportion the same amongst the subscribers as they shall deem most advantageous and conducive to the furtherance of the undertaking; and in such allocation the said directors may, in their discretion, exclude any one or more of said subscribers, if, in their judgment, their so doing will best secure the building of the said bridge.

On subscription of stock ten per cent. to be paid.

Direction given to directors as to stockholders and allotment of stock.

10. All shareholders in the company, whether British subjects or aliens, shall have equal rights to hold stock in the company and to vote on the same, and shall be eligible to office in the company.

All shareholders to have equal rights.

11. The capital stock of the company shall be six hundred thousand dollars divided into twelve thousand shares of fifty dollars each.

Capital stock and shares.

12. As soon as fifty thousand dollars of the said capital stock shall have been subscribed as aforesaid, and ten per centum *bona fide* paid thereon, and deposited in one or more of the chartered banks of Canada for the purposes of the company, the provisional directors shall call a meeting of the subscribers to the said capital stock, at such time and place as they may think proper, giving at least two weeks' notice in the *Canada Gazette* and *Ontario Gazette*—at which meeting the shareholders shall elect seven directors from the shareholders possessing the qualifications hereinafter mentioned, which directors shall hold office until the next annual meeting of the shareholders as hereinafter provided.

First general meeting for election of directors: notice and place of.

Number and term of office.

13. The annual general meeting of the shareholders for the election of directors and other general purposes shall be held at Queenston or elsewhere in Canada, as may be appointed by by-law, on the first Wednesday in the month of June in each year, and two weeks' previous notice thereof shall be given by publication as provided in the last preceding section.

Annual general meeting for election—time and place of.

14. No person shall be elected a director of the company unless he shall be the holder and owner of at least ten shares in the capital stock of the company, and shall have paid up all calls made thereon.

Qualification of directors.

15. No call, to be made at any one time upon the said capital stock, shall exceed ten per centum on the subscribed capital; and no stockholder shall be liable for the debts and obligations of the company beyond the amount unpaid on any stock held by him; no two calls shall be made at closer intervals than two months.

Calls and limited liability of stockholders.

16. It shall be lawful for the directors of the company, after the sanction of the shareholders shall have first been obtained, at any special general meeting to be called from time to time for such purpose, to borrow money and issue bonds under the provisions of "*The Consolidated Railway Act, 1879;*" and such bonds may be for any term of years not exceeding thirty, and may bear interest at the rate of six per centum per annum, and may be sold or disposed of by the directors at their marketable value.

Issue of bonds, term of and interest on, and disposal thereof.

17. The company shall have power to become parties to promissory notes and bills of exchange for sums not less than one hundred dollars; and any such promissory note made or endorsed, and such bill of exchange drawn, accepted or endorsed by the president or vice-president of the company, and countersigned by the secretary and treasurer and under the authority of a majority of a quorum of the directors, shall be binding on the company; and every such promissory note or bill of exchange

Company may be parties to promissory notes, etc.

No personal liability of officers.

Proviso as to notes payable to bearer.

made, drawn, accepted or endorsed by the president or vice-president of the company, and countersigned by the secretary and treasurer as such, shall be presumed to have been properly made, drawn, accepted or endorsed, as the case may be, for the company, until the contrary be shown; and in no case shall it be necessary to have the seal of the company affixed to any such bill of exchange or promissory note, nor shall the president, vice-president or secretary and treasurer of the company so making, drawing, accepting or endorsing any such promissory note or bill of exchange be thereby subject, individually, to any liability whatever: Provided always, that nothing in this section shall be construed to authorize the company to issue any note payable to bearer, or any promissory note intended to be circulated as money or as the note of a bank.

Plans of bridge to be submitted to and approved by Governor in Council before commencing.

Proviso for drawbridge over navigable waters.

Regulations as to use of bridge.

18. The company shall not commence the said bridge or any work thereunto appertaining, until the company shall have submitted to the Governor in Council plans of such bridge and of all the intended works thereunto appertaining, nor until such plans and the site of such bridge have been approved by the Governor in Council, and such conditions as he shall have thought fit for the public good to impose touching the said bridge and works, shall have been complied with; nor shall any such plan be altered nor any deviation therefrom allowed, except by the permission of the Governor in Council and upon such conditions as he shall impose: Provided always, that if such bridge be placed over such river at a place where the same is navigable, and if the Governor in Council shall determine that such bridge shall be a drawbridge, the same shall be constructed so as to have one draw in the main channel of such river—which draw shall be of such width as the Governor in Council may determine, and shall otherwise give free and unobstructed passage to vessels of every description navigating the said river; and the said draw shall at all times during the season of navigation be kept open, except when actually required to be closed for the passage of railway trains, and shall be otherwise tended and moved at the expense of the company, so as not to hinder unnecessarily the passage of any vessel; from sunset until sunrise, during the season of navigation suitable lights shall be maintained upon such bridge to guide vessels approaching the said draw; and the use of the said bridge shall be subject to such regulations as shall be, from time to time, approved of by the Governor in Council.

Surplus lands may be sold, etc.

19. Whenever it shall become necessary, for the purpose of procuring sufficient lands for stations or gravel pits or other purposes for constructing, maintaining and using the said bridge, to purchase more land than is required for such stations or gravel pits or other purposes, the company may purchase, hold, use or enjoy such land, and also the right of way thereto if the same be separated from their bridge, in such manner and for such purposes connected with the constructing, maintaining or use of the said bridge as they may deem expedient, and shall sell and convey the same or any part thereof not permanently required for the use of the bridge.

Agreement with railway companies for use of bridge, etc.

Proviso for approval of shareholders.

20. It shall be lawful for the company to enter into any agreement with any other company for the use or partial use of or for the leasing or hiring of any rolling stock, locomotives, cars or movable property, and generally to make any agreement with any other company touching running powers over the railway or bridge hereby authorized to be built, or over the railway or bridge of the other company, or touching the use of the rolling stock or movable property of the other company, or touching any service to be rendered by one company to the other and the compensation therefor: Provided that any such agreement shall be first approved of and authorized by the shareholders of the company hereby incorporated at an annual general or special meeting of the same called for that purpose.

No discrimination allowed in tariff rates for crossing bridge.

21. When the said railway bridge is completed and ready for traffic, all trains of all railways or railroads terminating at or near the said bridge in Canada or the State of New York, now constructed or hereafter to be constructed (including the cars of any other railway company which may be brought over such railway) shall have the right to pass over the said bridge at corresponding tariff rates, for the persons and property transported so that no discrimination in tariff rates for such transportation shall be made in favour of or against any railway or railroad whose trains or business may pass over the said bridge.

Arbitration in case of difference with railway companies as to use of bridge.

Proviso.

22. In case of any disagreement, and as often as the same may arise as to the rights of any railroad or railway whose trains or business shall pass over the said work hereby authorized to be constructed or the tariff rates to be charged in respect thereof, the same shall be determined by arbitrators, one to be appointed by the company and another by the company with whom the disagreement shall have arisen, and a third (who shall be some person experienced in railway affairs) by one of the Superior Courts of the Province of Ontario upon application to such Court, due notice thereof having been given to the parties interested; and the award of the said arbitrators or the majority of them shall be final: Provided, that the terms of the said award shall not be binding for a longer term than five years.

Provision in case of appointment of a commission by U.S., or N.Y. State, for regulating working of the bridge.

23. In case the State of New York, or the United States of America, shall at any time provide for the appointment of a commission for regulating the working of the said bridge, the use thereof, and the compensation to be made therefor, and for settling any dispute in respect thereof, it shall be lawful for the Governor in Council to join in the appointment of the said commission on such terms as he shall think proper, and to appoint one or more persons as members of the said commission, and in the event of any such appointment the said commissioners shall have the power hereby conferred on the Governor in Council; and the decisions of the said commissioners shall be final and conclusive, to the extent to which the same are final and conclusive by virtue of the provisions which may be made by the State of New York or the United States of America.

Amalgamation with another company.

24. It shall be lawful for the company to unite, amalgamate and consolidate its stock, property and franchises, with the stock, property and franchises of any other bridge company incorporated or which may be incorporated by the laws of the State of New York, one of the United States of America, for a similar purpose with the company hereby incorporated, and to enter into all contracts and agreements therewith necessary to such union and amalgamation, and which such other company shall be, by the laws of the State of New York, authorized to enter into such amalgamation or consolidation.

Joint agreement for amalgamation and consolidation with another company or corporation.

25. Subject to the provisions of this Act the directors of the company, and of any corporation proposing to so amalgamate or consolidate as aforesaid, may enter into a joint agreement in duplicate under the corporate seals of each of the said corporations for the amalgation and consolidation of the said corporations—prescribing the terms and conditions thereof, the mode of carrying the same into effect, the name of the new corporation, the number and names of the directors and other officers thereof, and who shall be the first directors and officers thereof, and their places of residence, the number of shares of the capital stock, the amount of par value of each share, and the manner of converting the capital stock of each of the said corporations into that of the new corporation, and how, and when, and for how long directors and other officers of such new corporation shall be elected, and when elections shall be held—with such other details as they shall deem necessary to perfect such new organization and consolidation and amalgamation of the said corporations, and the after management and working thereof.

Agreements to be submitted to stockholders at a special meeting.

Notice of meeting.

Voting by ballot.

Proceedings after adoption by two-thirds of each corporation.

26. Such agreements shall be submitted to the stockholders of each of the said corporations at a meeting thereof, to be held separately for the purpose of taking the same into consideration; notice of the time and place of such meetings, and of the object thereof, shall be given by written or printed notices addressed to each of the persons in whose names, at the time of giving such notice, the capital stock of such corporations shall stand on the books of such corporations, and delivered to such persons respectively, or addressed to them by mail, at their last known post office address or place of residence, and also by a general notice to be published in a newspaper published in the County of Niagara, in the State of New York, and also in a newspaper in the County of Lincoln in the Province of Ontario, once a week for two successive weeks. At such meetings of stockholders such agreement shall be considered, and a vote by ballot taken for the adoption or rejection of the same—each share entitling the holder thereof to one vote, and the said ballot to be cast in person or by proxy; and if two-thirds of the votes of all the stockholders of each such corporation shall be for the adoption of such agreement, then that fact shall be certified upon each of the said duplicates by the secretary of each such corporation under the corporate seal thereof; and if the said agreement shall be so adopted at the respective meetings of the stockholders of each of the said corporations, one of the duplicates of the agreement so adopted, and of the said certificate thereon, shall be filed in the office of the Secretary of State of Canada, and the other in the office of the Secretary of State of the State of New York; and the said agreement shall, from thence, be taken and deemed to be the agreement and act of consolidation and amalgamation of the company and of such other corporation; and a copy of such agreement so filed, and of the certificate thereon properly certified, shall be evidence of the existence of such new corporation.

Powers and liabilities of consolidated corporation.

27. Upon the making and perfecting of the said agreement and act of consolidation as provided in the next preceding section, and the filing of the said agreement, as in the said section provided, the several corporations, parties thereto, shall be deemed and taken to be consolidated, and to form one corporation by the name in the said agreement provided, with a common seal, and shall possess all the rights, powers, privileges and franchises, and be subject to all the disabilities and duties of each of such corporations so consolidated and united, except as herein provided.

Property, etc., vested in new corporation.

28. Upon the consummation of such act of consolidation as aforesaid, all and singular the property, real, personal, and mixed, and all rights and interests appurtenant thereto, all stock subscriptions and other debts due on whatever account, and other things in action belonging to such corporations or either of them, shall be taken and deemed to be transferred to and vested in such new corporation without further act or deed: Provided however, that all rights of creditors and all liens upon the property of either of such corporations shall be unimpaired by such consolidation; and all debts, liabilities, and duties of either of the said corporations shall thenceforth attach to the new corporation, and be enforced against it to the same extent as if the said debts, liabilities and duties had been incurred and contracted by it; and provided also, that no action or proceeding, legal or equitable, by or against the said corporations so consolidated, or either of them, shall abate or be affected by such consolidation; but for all the purposes of such action or proceeding, such corporation may be deemed still to exist, or the new corporation may be substituted in such action or proceeding in the place thereof.

Proviso as to debts, etc.

Proviso as to suits, etc.

As to mortgages on corporate property of new company.

29. The said new corporation shall have power, from time to time, to borrow such sums of money as may be necessary for constructing and completing the work hereby authorized, and for the acquiring of the necessary real estate for the site thereof, and approaches thereto, and to mortgage its corporate property and franchises to secure the payment thereof under the provisions of *The Consolidated Railway Act, 1879.*

Votes and proxies of shareholders.

Quorum of directors.

30. At all meetings of the stockholders of the company, each stockholder shall be entitled to cast one vote for each share of stock held by him, and to vote either in person or by proxy held by some other stockholder; and not less than four directors shall be present in person at any meeting of the board of directors for the transaction of business.

Commencement and completion of undertaking.

31. The work shall be commenced within three years, and completed within six years of the passing of this Act.

Bridge may be adapted for general traffic.

Regulations, tolls, etc., if the company build a carriage or foot bridge.

32. The company shall have power to construct as part of, or in connection with the said railway bridge, a passage floor or way for horses, carriages and foot passengers; and they may make the same either during the construction of the said railway bridge, or at any time after the completion thereof; and in the event of their electing to construct such way or foot bridge, they may make, amend, repeal, re-enact, and enforce all such by-laws, rules and regulations as shall seem to them proper and necessary, as to the management, control and use thereof, and as to the tolls and fares to be received and charged for passing the same—such by-laws, rules and regulations and tariff of tolls and fares to be subject to the approval of the Governor in Council.

The Laws of the State of New York, 1881, cap. 642.

An Act to Incorporate the Niagara River Bridge Company.

[*Passed July 13, 1881.*]

The people of the State of New York, represented in Senate and Assembly, do enact as follows:—

Corporators' name and object.

1. All persons who shall become stockholders pursuant to this Act shall be and they are hereby incorporated a body corporate by the name of the Niagara River Bridge Company, with power to associate with any other persons, company, association or corporation in the United States or Canada, for the construction and maintaining a bridge for railroad purposes, on the right bank of the Niagara River, at some point between the Falls of Niagara and the mountain ridge above Lewiston, to some point in Canada on the left bank of said river.

Capital stock.

2. The capital stock of said company shall be one million dollars, with the privilege of increasing the same to two millions, to be divided into shares of one hundred dollars each.

Management of affairs.

3. The affairs of the company shall be managed by a board of nine directors, all of whom shall be stockholders of the company holding at least ten shares each, and after the first election shall be chosen annually on the first Tuesday in June, in each year, at such place as the stockholders may direct, and upon such notice to the stockholders as a majority of the directors may appoint, by a majority of the stockholders voting at such election, in person or by proxy, and in such manner

as may be prescribed in the by-laws of the company, and such directors shall continue to be directors until others are elected in their places; and in the election of directors and in every other case wherein a vote shall be submitted to the stockholders and a poll demanded, each stockholder shall be entitled to one vote, personally or by proxy, on every share held by him, thirty days previous to any such election or vote being taken.

4. The directors shall have power to make all reasonable by-laws and rules consistent with general laws, for the government of the company and its officers and agents, and to fix such rates of toll for the use of the said bridge, and from time to time to change the same as they may deem expedient, and may require from stockholders payment of all sums of money by them subscribed, at such times and in such proportions as may be deemed proper, under the penalty of a forfeiture of their respective shares, and all payments thereon, first giving thirty days' previous notice of such call in two or more newspapers printed in the County of Niagara. By-laws, etc.

5. All the stockholders under this Act shall be severally and individually liable to an amount equal to the amount unpaid on the stock held by them respectively, for all debts and liabilities of such company, until the whole amount of the capital stock so held by said stockholders, respectively, shall have been paid, and a certificate or certificates thereof filed, on the part of each or all of said stockholders, that the respective amounts of each have been paid in the office of the clerk of the County of Niagara. Liability of stockholders.

6. The said corporation shall possess the general powers, and be subject to the restrictions and liabilities prescribed in title three of chapter eighteen of part first of the Revised Statutes, so far as the same are applicable thereto. General powers.

7. The said corporation is hereby empowered to purchase, receive and hold such real estate, on either side of the Niagara River, as may be necessary and convenient in accomplishing the objects for which this charter is granted, and may by their surveyor and engineers, enter upon such sites and locations and take possession of the same. All such sites and locations as shall be entered upon, as aforesaid, shall, except donations, be purchased of the owner or owners at a price to be mutually agreed upon; in cases of the disagreement of the prices to be paid for any such land, within the boundaries of the State of New York, then the said corporation shall possess all the powers and privileges contained in the thirteenth, fourteenth, fifteenth, sixteenth, seventeenth, eighteenth, nineteenth, twentieth, twenty-first, twenty-second, twenty-third, twenty-fourth, twenty-fifth, twenty-sixth and twenty-eighth sections of the Act entitled "An Act to authorize the formation of railroad corporations and regulate the same," passed April second, eighteen hundred and fifty, and as the same have been and stand amended, and subject to the duties, liabilities and provisions in the said sections contained. May hold real estate for site.

8. The corporation shall possess the general powers, and be subject to the restrictions and liabilities prescribed in the Act entitled "An Act authorizing the consolidation of certain railroad companies," passed May twenty, eighteen hundred and sixty-nine, so far as the same are applicable thereto, for the purposes of consolidating the same with any corporation chartered for a like purpose by the Parliament of Canada; and shall further have the power to lease the said bridge, the approaches and connections thereto, and appurtenances to any chartered corporation for such time and on such terms as may be agreed upon. General powers, etc.

9. The said corporation, or the new corporation, in case of consolidation with any other corporation or corporations, shall have power from time to time to borrow such sums of money as may be necessary for constructing and completing the said bridge, and for acquiring the necessary real estate for the site thereof, and the approaches thereto, and to mortgage its corporate property and franchises to secure the payment of any debt which shall be contracted by such corporation for the purposes aforesaid; and it shall be lawful for any corporation, chartered by the legislature of this state or by any other state, or by the Parliament of Canada, or the Province of Ontario, to loan its credit to the corporation hereby created, or may subscribe to or become the owner of the stock thereof in like manner and with like rights as individuals; and the said corporation or corporations, having entered into such lease and agreed for the loan of its or their credit for that object, by direct guaranty or traffic, contract or otherwise, the said corporation hereby chartered, or the new corporation, in the case of consolidation, may issue bonds which shall bear the credit or guaranty of the said corporation or corporations, to an amount not exceeding two millions of dollars, and shall have the same charge and effect upon the undertaking and property, and the same extent as is secured by this section by way of mortgagee. May borrow money.

Compensation for use of bridge.

10. The said corporation or corporations, being lessees, shall have the right to charge such fair compensation for the use of the bridge, and the appurtenances and approaches thereto, by the corporation or by any company whose business shall pass over the same, as shall be found requisite to enable them to pay, first, all the expenses of keeping the works in repair, and interest upon the money borrowed for the construction thereof, and dividends not exceeding ten per centum upon their capital stock and such additional sum as will furnish a sinking fund in each year not to exceed five per centum of the amount of its bonded debt, for the purpose of gradually extinguishing the same, and the deficiencies of toll to supply such compensation in any one year may be charged and collected in any subsequent year.

When bridge to be built.

11. If said bridge be not commenced before the first day of July, eighteen hundred and eighty-six, and completed within four years thereafter, said corporation shall from thenceforth cease.

Commissioners to open books, etc.

12. James Vedder, Franklin Spaulding, S. S. Pomroy and Benjamin Flagler of the Town of Niagara, John Hodge of the City of Lockport, and George H. Lapham, of Penn Yan, and Thomas Leighton of the City of Rochester, in the State of New York, shall be commissioners, a majority of whom shall, when this Act shall have passed and become law, and as soon thereafter as they may deem expedient, have power to locate such bridge, which location shall not be changed, except by and with the consent of a majority of the commissioners herein named; and appoint some suitable place in the Village of Suspension Bridge to open the books and receive subscriptions to the capital stock of said corporation, of which two weeks' public notice shall be given in at least one of the newspapers published in the County of Niagara; and said commissioners may adjourn from time to time as they may deem proper, and open the books for further subscriptions, until the sum of two hundred thousand dollars shall have been subscribed in the capital stock, and if more than the whole stock shall have been subscribed, the same shall be distributed *pro rata* among the subscribers.

Payments on stock.

13. The sum of ten dollars upon each share of stock so subscribed shall be paid to the commissioners attending at the time of making such subscription, which shall be held for the purposes of the corporation, and shall be paid to the directors for such purposes, upon their election, as hereinafter provided; except in respect to such subscriptions as the said commissioners shall have excluded, in which case the said sums so paid in respect to such excluded subscription shall be returned by the commissioners to the person or persons who shall have paid the same.

Meeting to choose directors.

14. As soon as the sum of two hundred thousand dollars on the capital stock shall have been duly subscribed, and have obtained the approbation of the commissioners, they, or a majority of them, shall give two weeks' notice in two public newspapers published in the County of Niagara of a meeting of the stockholders to choose directors; and the said commissioners, or such of them as shall attend, shall preside at the first election, and such election shall be made at the time and place appointed by the commissioners in their notices by such of the stockholders as shall be present in person or by proxy, and the said commissioners so presiding shall, under their hands, certify the names of the directors so elected, and shall appoint the time and place of the first meeting of the board of directors, and at such first meeting, and so soon as a majority of the said directors shall be present, the commissioners shall deliver over the subscription money, books and papers, to the directors, whereupon the duties of the said commissioners shall cease; and they stand discharged of their duties under this Act, except so far as pertains to the location of said bridge.

Officers.

15. The directors shall, at their first meeting after such election, and after every annual election of directors under this Act, appoint from their number a president and vice-president; a majority of the whole shall at all times form a quorum of the board for the transaction of business.

16. This Act shall take effect immediately.

AGREEMENT OF AMALGAMATION BETWEEN THE NIAGARA PENINSULA BRIDGE COMPANY AND THE NIAGARA RIVER BRIDGE COMPANY. (*a*)

This Agreement made and entered into in duplicate this tenth day of April in the year of our Lord 1883, between the Niagara Peninsula Bridge Company, a company duly incorporated under a certain Act of the Parliament of Canada, by the directors of the said company of the first part, and the Niagara River Bridge Company, a corporation duly incorporated under a certain Act of the Legislature of the State of New York, one of the United States of America, by the directors of the second part.

Whereas the party of the first part has been duly incorporated under a certain Act of the Parliament of the Dominion of Canada, with power to construct, maintain, work and manage a railway bridge across the Niagara River for railway purposes from some point in or near the Village of Queenston, in the County of Lincoln, or such other point as the company may select, towards the Village of Lewiston or some other convenient point in the State of New York in the United States of America.

And whereas the party hereto of the second part has been duly incorporated under and by virtue of a certain Act passed by the Legislature of the State of New York with power to associate with any other person, company, association, or corporation in the United States or Canada, for the construction and maintaining a bridge for railroad purposes on the right bank of the Niagara River at some point between the Falls of Niagara and the mountain ridge above Lewiston to some point in Canada on the left bank of the said river.

And whereas the parties hereto have agreed to associate together for the purpose of constructing a bridge for railway purposes at a point on the said Niagara River above the Railway Suspension Bridge now in existence, and below the said Falls of Niagara.

And whereas each of the said companies, parties hereto, has the power under and by virtue of the Acts relating to the same, to unite, amalgamate and consolidate its stock, property and franchises with the other so as to form a single corporation.

And whereas to effect such consolidation it is necessary that an agreement should be entered into between the said companies, parties hereto.

Now therefore these presents witness that the party of the first part and the party of the second part for the purpose of effecting the consolidation of the said respective corporations into one company hereby make and enter into the following joint agreement for the consolidation of the said two companies into one new company, and hereby prescribe in the following articles the terms and conditions thereof, the mode of carrying the same into effect, the name of the new corporation, the number and names of the directors and officers and their places of residence, the number of shares of the capital stock, the amount or par value of each share, and the manner of converting the capital stock of each of the said companies into that of the new corporation, and how and when directors and officers shall be chosen, and such other details as are deemed necessary for perfecting such new organization, and the consolidation of the said two companies, that is to say:

1. The new company shall fully carry out and complete the objects mentioned in and authorized by the Acts of Incorporation of the Niagara Peninsula Bridge Company passed by the Parliament of Canada, and also the objects mentioned in and authorized by the Act of the Legislature of the State of New York passed for the incorporation of the Niagara River Bridge Company in such mode and according to such conditions and subject to such restrictions and duties as are respectively provided in and by the said Acts of Canada and of New York respecting the said companies or the consolidated company.

2. The proceeds of all stock which has been or may hereafter be subscribed to either of the said companies and all moneys which may be voted or granted in aid thereof by any government, municipality, corporation, or person, and all bonds issued by the new corporation hereinafter mentioned shall be applied to the completion of the whole works so authorized to be constructed.

3. The name of the new company shall be "the Niagara River Bridge Company."

(*a*) Originals filed in the Office of the Secretary of State, Ottawa, 9th May, 1883, and in Office of the Secretary of State, New York, 10th May, 1883.

4. The number of directors shall be nine, and the officers of the company shall consist of a president, and a vice-president, to be chosen from the directors, and a secretary and a treasurer.

5. The first directors of the company who shall hold office until the first election of directors by the stockholders as hereinafter provided are hereby nominated and appointed as follows:

NAME.	PLACE OF RESIDENCE.
1. W. H. Vanderbilt	New York.
2. C. Vanderbilt	New York.
3. W. K. Vanderbilt	New York.
4. Augustus Schell	New York.
5. C. M. Depew	New York.
6. S. F. Barger	New York.
7. Anson Stager	Chicago, Ill.
8. James Tillinghast	Buffalo, N.Y.
9. W. P. Taylor	Buffalo, N.Y.

And the said Cornelius Vanderbilt is hereby appointed the first president, and James Tillinghast the first vice-president of the new company, while Allyn Cox is appointed secretary, and Allyn Cox treasurer of the company, these two latter officers being subject to the control of the directors, and to removal or dismissal by them.

6. The capital stock of such new company shall be one million ($1,000,000) dollars to be divided into shares of the par value or amount of $100 for each share with power to increase the same to two millions of dollars, as authorized by the Act of Incorporation of the New York Company by the State of New York, and empowered thereto by *The Railway Act* of Canada, according to the provisions thereof.

7. All existing shares in either of the said two companies which have been subscribed for shall be converted without discount or charge therefor into shares of such new company of the same number, and shall be credited with all payments made thereon to such former company, and all subscribers to the capital stock of either parties hereto shall be deemed and taken to be subscribers of stock in the consolidated company as if they had been and become directly subscribers of stock in the new company.

8. At all elections for directors, and at all meetings of shareholders, each shareholder shall be entitled to cast in person or by proxy one vote for each share held and owned by him thirty days previous to such election or meeting, and a majority of all such votes cast shall be required for the determination of any question voted upon, and the mode of voting at all such meetings shall be by ballot.

9. Notice shall be given by the directors of every meeting of shareholders by a notice specifying the objects thereof, being published at least twice in each week for two weeks in the *Canada* and *Ontario Gazettes*, and also by a similar notice printed or written, being addressed and sent by mail to such of the persons in whose names any shares of the capital stock at the time stands in the books of the company, and whose post office address is known to the company, but in such cases where this is unknown, it shall not be necessary to send any notice to any such shareholder.

10. The directors of the company shall hold their offices for one year, and until their successors are elected, and shall, at the time of their election, and throughout their period of office, each shall be the holder of ten shares at least, on which all calls must be fully paid, and in case of the death, resignation, absence, or other vacancy of any director, a majority of the remaining directors may, from time to time, nominate and appoint a successor to such vacancy, who shall hold office till the next annual general election.

11. The directors at their first, or at some other meeting after each annual meeting, shall elect one of their number president of the company, who shall always when present be the chairman of, and preside at all meetings of the directors, and shall hold office until he ceases to be a director, or until another president has been elected in his stead. The other officers of the company shall hold their office as provided by the by-laws of the company to be enacted by the directors as hereinafter mentioned.

12. The first election of directors by the shareholders of the new company shall take place on the sixth day of June, 1883, at the hour of eleven in the forenoon, at the office of the Canada Southern Railway Company, at St. Thomas, Ontario, and thereafter the directors shall be elected at the annual meeting of the shareholders, which shall be held on the first Wednesday in June in each year thereafter.

13. The directors of the company shall have power from time to time to make and pass either by-laws, resolutions or regulations, as they may at their option think best for the management and disposition of the stock, property, business and affairs

of the company, and also for determining the place of the head or principal domicile or office of the company, and of any sub-office or agency, also for the appointment of all officers, employees and artificers and servants, and for prescribing their respective duties, and fixing their salaries or pay, for calling special or other meetings of the shareholders, and for all other details which they may deem necessary in the conduct and management of the new company.

14. The directors of the new company shall have, possess, and exercise all the powers which have been granted to or conferred upon the directors of either of the companies parties hereto, under the Acts of Canada or of the laws and Acts of the State of New York, and the directors may open an office in London, England, or in other European cities as well as in New York for the transfer and registration of shares and bonds of the new Company, and any transfer or registration of any shares or bonds in any of the said offices shall be absolutely valid and effectual.

15. The said new corporation shall have power from time to time to borrow such sums of money, not exceeding the amount of its capital stock, as may be necessary for constructing and completing the said bridge, its connections, and approaches, and for other works of the company, and for acquiring such real estate as may be required for the site of the bridge, its connections and approaches, and to mortgage its corporate property, undertaking, and franchises to secure the payment of any bonds, debentures, or debts and the interest thereon, which shall be issued or contracted by such corporation for the purposes aforesaid and to make the same payable at such place or places in the city of New York or of London, England, or at both or either, and with such rate of interest and at such date or dates, or for period or periods of time as the directors may determine upon, and in the event of this agreement of consolidation being approved of and finally adopted by the said parties of the first and second parts as provided by their respective Acts of Incorporation and any general Acts relating to either of said parties, such new company may issue its bonds or debentures either without or for principal or interest to an amount not exceeding an amount equal to the capital stock of principal with interest on such sum which bonds or debentures may also be secured by a mortgage upon all the property, undertaking, and franchises of the new company.

16. In the event of this agreement of consolidation being assented to by the shareholders of the parties of the first and second parts respectively, thereupon the several provisions and powers of either of the said parties under the said Acts of the Dominion of Canada and of the State of New York, except in so far as the same have been expressly provided for by this agreement, shall be transferred and apply to, and be exercised by the new company, subject to any terms and conditions contained therein respectively, and the new company shall have, possess, exercise, and enjoy all the powers and rights, and be subject to all the duties and liabilities of the said parties of the first and second parts, as possessed or subjected to by either of them at the time of this consolidation, except as is herein expressly otherwise provided.

17. With respect to the calling and holding of the respective special general meetings of the shareholders of the parties of the first and second parts, for the purpose of approving of and assenting to this agreement of consolidation, and of the several terms and conditions thereof, such special meetings shall be respectively held after such notices, and in conformity with the provisions of the Act of the Dominion of Canada, incorporating the party of the first part so far as the party of the first part is concerned, and of the Act of New York incorporating the party of the second part and of the general Act of the State of New York authorizing the consolidation of certain railroad companies, and any Act amending the same, so far as the party of the second part is concerned.

18. In this agreement and in the said Acts, the words "shareholder" and "stockholder" will have the same signification and be equivalent terms.

In testimony whereof, the above agreement is executed in duplicate, under the corporate seals of the said companies, and the hands of the President and Secretary of each, respectively.

(Signed) The Niagara Peninsula Bridge Company.

C. Vanderbilt, [Seal.]
President.

Nicol Kingsmill,
Secretary.

(Signed) Niagara River Bridge Company.

C. Vanderbilt, [Seal.]
President.

Allyn Cox,
Secretary.

I, Nicol Kingsmill, Secretary of the Niagara Peninsula Bridge Company, do hereby certify that the within Agreement was submitted to a meeting of the stockholders of the said company, held separately on the 10th day of April, 1883, and that the same was then taken into consideration; that at such meeting a vote by ballot was taken for the adoption or rejection of such agreement, and that more than two-thirds of the votes of all the stockholders of the said company were for the adoption of such agreement, all the shareholders of the company having been represented in person or by proxy at such meeting, except twenty shares, and having voted unanimously in favour of the adoption of the agreement.

Dated this 10th day of April, A.D. 1883.

NICOL KINGSMILL, [Seal.]
Secretary.

I, Allyn Cox, Secretary of the Niagara River Bridge Company, do hereby certify that the within agreement was submitted to a meeting of the stockholders of the said company, held separately on the 10th day of April, 1883, and that the same was then taken into consideration. That at such meeting a vote by ballot was taken for the adoption or rejection of such agreement and that more than two-thirds of the votes of all the stockholders of the said company were for the adoption of such agreement. All the shareholders of the company except one holding two hundred shares having been represented in person or by proxy at such meeting and having voted unanimously in favour of the adoption of the agreement.

Dated this 10th day of April, 1883.

ALLYN COX, [Seal.]
Secretary.

12-13 George V.

Chap. 63.

An Act respecting Niagara River Bridge Company.

Assented to 28th June, 1922.

Preamble.

1882, c. 88.

Whereas the Niagara River Bridge Company is a corporation formed by amalgamation of the Niagara Peninsula Bridge Company, incorporated by an Act entitled *An Act to incorporate the Niagara Peninsula Bridge Company*, passed in the forty-fifth year of the reign of Her Majesty Queen Victoria, chapter eighty-eight, and the Niagara River Bridge Company, incorporated by an Act of the State of New York, United States of America, passed July thirteen, one thousand eight hundred and eighty-one, chapter six hundred forty-two entitled *An Act to incorporate the Niagara River Bridge Company*, as authorized by said Acts of incorporation; and whereas said Niagara River Bridge Company has by its petition prayed that its powers be enlarged and certain additional powers hereinafter set forth be conferred upon the Company and it is expedient to grant the prayer of the said petition: Therefore His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

Power to enlarge, alter or remove present bridge and erect a new bridge.

1. Subject to the provisions of *The Railway Act, 1919*, the Niagara River Bridge Company, hereinafter called "the Company", may enlarge, change and alter its present bridge in such a manner as the directors at any time deem expedient or may remove its present bridge and erect a new bridge in lieu thereof on the present site or on a new site north of and near the site of the present bridge, of such dimensions and material and of such kind or description and mode of construction as by the directors is deemed expedient, and may also do and execute all other matters and things necessary to properly construct, equip, maintain and use such new bridge, in a proper and efficient manner, and may operate over the same with steam, electric or other motive power.

Power to lease bridge.

2. The Company may, subject to the provisions of *The Railway Act, 1919*, lease the bridge now erected or any bridge hereafter built by the Company, or any part thereof, to any individual or corporation, for such term not exceeding nine hundred ninety-nine years, and on such conditions as may be agreed upon, and subject to such restrictions as to the directors seem fit.

Disposal of property and materials not required.

3. In case of the present bridge being removed, and a new bridge built in lien thereof, the Company shall have power to sell and convey or otherwise dispose of all property, real or personal, or any part thereof, not required in or for the construction, maintenance or use of the new bridge.

Capital stock.

4. The capital stock of the Company shall be one million dollars, which may be increased to two million dollars.

Borrowing powers.

5. Notwithstanding anything to the contrary contained in said Act entitled *An Act to incorporate the Niagara Peninsula Bridge Company*, or the said agreement of amalgamation, the directors for the purposes of the undertakings and works of the Company, may borrow money on behalf of the Company, and may issue, sell, pledge and secure bonds, debentures and other securities to an amount not exceeding five million dollars, pursuant to the powers conferred, and in the manner prescribed, by *The Railway Act, 1919*.

Rights and powers confirmed and continued.

6. Nothing in this Act shall in any manner impair or affect the rights, powers and privileges heretofore conferred upon and now enjoyed by the Company, and subject to the provisions of *The Railway Act, 1919*, the like rights, powers and privileges are hereby conferred upon the Company with regard to any new bridge which may be built by the Company under the powers hereby conferred.

Application of Railway Act.

Railway to mean present or new bridge.

7. *The Railway Act, 1919*, shall apply to the works and undertakings of the Company, and wherever in *The Railway Act, 1919*, the word "railway" occurs, it shall, for the purposes of the Company and unless the context otherwise requires, mean the present bridge, or the new bridge, as the case may be.

"Bridge" defined.

8. Whenever in this Act the expression "bridge" occurs it means the bridge, approaches, lands and works hereby authorized.

Queen Victoria Niagara Falls Park Commission. Control preserved. Niagara Falls Park and River Ry. Co. Agreement not affected.

9. Notwithstanding anything in this Act contained, the jurisdiction and control of the Commissioners for the Queen Victoria Niagara Falls Park in respect to the matters placed under their jurisdiction and control by virtue of chapter fifty of the revised statutes of Ontario, 1914, and by virtue of chapter ninety-six of the statutes of 1892 of the legislature of Ontario, and the powers of the said legislature in respect of the Niagara Falls Park and River Railway Company, shall continue the same as if this Act had not been passed, nor shall anything in this Act contained vary the agreement of the fourth of December, one thousand eight hundred and ninety-one, by the said statutes of 1892 ratified and confirmed.

R.S., c. 79, not to apply.

10. The *Companies Act* shall not apply to the Company.

SUB-LEASE OF AERIAL TRAMWAY.

This indenture, made the 17th day of May, one thousand nine hundred and twenty, in pursuance of The Short Forms of Leases Act:

Between THE NIAGARA SPANISH AEROCAR COMPANY, LIMITED, hereinafter called the "lessor",

of the first part

AND

WILLIAM LAUGHLIN, hereinafter called the "lessee",

of the second part.

Whereas by indenture bearing date the 1st day of November, 1914, the Commissioners of the Queen Victoria Niagara Falls Park demised and leased unto the lessor all those certain parcels or tracts of lands situate, lying and being in the Township of Stamford, in the County of Welland, on the west bank of the Niagara River at or near Thompson's Point, and at or near Colts' Point, which may be more particularly described as follows:

1. That certain parcel or tract of land at or near Thompson's Point on the west bank of the Niagara River having a frontage on the edge of the cliff of the said west bank of fifty feet and extending back from the west bank at a uniform width of fifty feet (one hundred feet) which said parcel of land has been heretofore staked by the Superintendent of the Queen Victoria Niagara Falls Park and is marked on blue on the plan hereto annexed, which plan is signed by John H. Jackson, Superintendent of the said Park.

2. That certain parcel or tract of land situate, lying and being in the said Township of Colts' Point on the said Niagara River and having a frontage on the edge of the cliff of the Niagara River of fifty feet and running back at a uniform width of fifty feet, sixty-six feet to the lands of the International Railway Company, which parcel of land has been heretofore staked by the Superintendent of the Queen Victoria Niagara Falls Park and is marked in red on the said plan hereto annexed.

Provided that the above descriptions shall not be construed so as to include the lands on the slope lying between the said edges of the cliffs and the water's edge of the river which are hereby excepted from this lease. To have and to hold for and during the term of ten years to be computed from the 1st day of May, 1914, and thenceforth next ensuing and fully to be complete and ended.

And whereas it is provided in the said lease that at the expiration of the said term of ten years the lessor herein might renew the said lease for a further term of ten years on the same terms and conditions.

And whereas the lessor has constructed upon the said parcels of land terminal stations and other works, and connected the same by an aerial tramway running from Colts' Point to Thompson's Point for the purpose of conveying passengers over the Whirlpool in the Niagara River at or near the said points, and the same is now in operation.

And whereas the lessee has applied to the lessor for a sub-lease of the said lands, and the stations, cable-way, plant and equipment constructed thereon and used in connection therewith, and the lessor has agreed to grant the same upon and subject to the terms and conditions hereinafter set forth.

Now this indenture witnesseth that in consideration of the premises and of the rents, covenants, and conditions hereinafter reserved and contained on the part of the lessee, the lessor has demised and leased unto the lessee, all those parcels and tracts of land aforesaid, together with all the stations, structures, plant and equipment erected thereon, or used in connection therewith, together with the cableway connecting Thompson's Point with Colts' Point, all of which are hereinafter referred to as the "demised premises."

To have and to hold the said demised premises for and during the term of four years less four days, to be computed from the 1st day of May, 1920, and thenceforth next ensuing and fully to be complete and ended.

Yielding and paying therefor yearly and every year during the said term unto the said lessor, and its successors, a minimum rental of twenty-five hundred dollars per year, to be payable in quarterly payments on the following days and times, that is to say, on the 1st days of February, May, August and November in each year, the first quarterly payment to be from the 1st day of August, 1920, to the 1st day of November, 1920, and in addition to the said rental, as additional rental, yielding and paying therefor of the gross receipts for each year derived by the lessee from or in connection with the aerial tramway constructed upon the said premises, commencing on the 1st day of August, 1920, above eighteen thousand dollars, fifty per cent. of said gross receipts.

On the 1st days of February, May, August and November in each year the lessee covenants and agrees to deliver to the lessor a statement showing the daily receipts of the lessee from or in connection with the operation of said tramway for the preceding quarter and the number of trips made each day by the car and the number of passengers carried on each trip, and shall at the end of the year pay to the lessor whatever percentage of the gross receipts such statement shall show the lessor to be entitled to as above provided for over and above the minimum rent.

The lessee covenants with the lessor (1) To pay rent. (2) To pay taxes. (3) To repair, reasonable wear and tear and damage by fire, lightning and tempest only excepted, except as hereinafter provided. The word "fire" as used in this clause shall not be deemed to include fire which is caused through any negligence or want of care on the part of the lessee, its agents, employees or servants. (4) That the said lessor may enter and view the state of repair, and that the lessee will repair according to notice in writing, reasonable wear and tear and damage by fire, as above defined, lightning and tempest only excepted. (5) And will not assign or sub-let without leave. (6) Proviso for re-entry by the lessor on non-performance of covenants. (7) And that the lessee will observe, keep, abide by and perform all the covenants, terms and conditions in the first above recited lease from the Commissioners of Queen Victoria Niagara Falls Park to the lessor herein, and will indemnify and save harmless the lessor of and from any liability and any costs, charges and expenses which it may incur by reason of such non-observance or non-performance of the covenants and conditions therein set forth.

In addition to, but without prejudice to the statutory covenants hereinbefore set forth, the lessee covenants and agrees to and with the lessor as follows:

(a) To keep all the machinery, as well as the premises demised in a careful and neat manner, and especial care shall be given to the maintenance of the cables and the car running thereon, and the prevention of fire.

(b) No change shall be made either in the machinery or in the premises without the written permission of the lessor, and the approval of the commissioners aforesaid, if necessary, and if such permission is granted, all expenses of such changes shall be paid and discharged by the lessee.

(c) At the time of delivering the premises to the lessee there shall be made an inventory in which shall be specified the state of repair in which the different parts of the plant and equipment used in connection therewith is.

(d) At the termination of the lease the lessee shall return all plant and equipment in the said inventory set forth in the same state and condition specified in the inventory, reasonable wear and tear and damage by fire, as above defined, lightning and tempest, the act of God or the King's enemies excepted, and any changes which have been made with the permission aforesaid shall be returned in a good state of repair, reasonable wear and tear and damage by fire, as above defined, lightning and tempest, the act of God or the King's enemies excepted.

This clause applies particularly to the paint in all parts of the plant, wooden parts in the car and landing platforms, greasing of the cables and machinery, facing of the walls and concrete parts and other parts similar to these which have to be kept in a constant state of repair.

(e) For the parts of the plant which the lessee may not have renewed, such as the cables. transmission machinery, electric lines and machinery, car and landing platforms, the lessee shall in addition to the rentals hereinbefore provided for pay to the lessor at the end of the term the sum of one thousand dollars ($1,000) per year from the 1st day of August, 1920, which sum is agreed upon as the annual depreciation of the plant and equipment demised.

Provided, however, that at the termination of the lease the lessor shall credit the lessee with the increase in value that any part of the plant and equipment renewed by the lessee shall have over the corresponding part mentioned in the inventory referred to in Clause "C," and shall also credit the lessee with the value according to its state of repair at the termination of the lease of any changes made in the machinery or premises with the consent of the lessor as provided for by Clause "B." Provided that the question of such increase in value in case the parties do not agree thereon shall be determined by the Judge of the County Court of the County of Welland at such time, place and upon conditions as to notice and otherwise as he may determine on application of either party.

(f) The lessee shall be responsible for all damages arising from accidents which may happen either to its employees or to passengers or to any members of the public, and will indemnify and save harmless the lessor from any liability in connection therewith.

(g) The lessee shall have the right, subject to the terms of the resolution of the Queen Victoria Niagara Falls Park Commissioners dated the 6th day of April, 1917, under which resolution the right is exercised by the lessor, to sell post cards on the demised premises and shall keep a record of the gross receipts from said sales and shall quarterly on the dates specified for the payment of minimum rental hereinbefore set forth, furnish the lessor with a statement of said receipts and pay to the lessor five (5%) per cent. of the gross receipts from the sale of said post cards.

(h) The lessor having requested from time to time from the Commissioners aforesaid that any concession which may be granted to operate any business of selling post cards, souvenirs, refreshments or other things, either at Colts' Point or at Thompson's Point, should be given to them and not to any other party, the lessee shall adhere in good faith to this policy and undertake that they shall not make any secret or confidential arrangement by which the lessor shall or may be deprived of these rights, and therefore, it is agreed that whatever concession in this respect shall be obtained from the Commissioners aforesaid, the same shall enure to the benefit of the lessor, and the lessee shall operate any such concession in strict accordance with the rules and regulations of the said Commissioners and shall keep proper accounts of the gross receipts from the business done at such concession and on the said last mentioned days furnish the lessor with a statement of such receipts and pay to the lessor five (5%) per cent. of the gross receipts and for the purpose aforesaid the lessee may make at its own expense any buildings which it considers advisable for these purposes at Colts' Point or Thompson's Point.

(i) The lessee shall have the right to fix and determine the fares and rates subject to any authority provincial or otherwise, which may have jurisdiction over the same, to operate the said railway at any time it thinks fit, either during the day or night, subject only to such directions as the Commissioners aforesaid impose. Should the lessee make any arrangements with other persons, firms or corporations for the sale of compound tickets—and in that event the ticket for the cable-way be sold in the same compound ticket as the ticket for the Whirlpool Incline Railway, the amount of the cable ticket allotted to the cable-way hereby demised shall not in any case be smaller than that allotted to the Whirlpool Incline Railway.

(j) The lessor shall at all reasonable times have the right of access to the books and accounts of the lessee for the purpose of verifying and checking over the statements furnished by the lessee to the lessor of the business conducted upon the premises hereby demised or at any said concession.

(k) At the expiration of these presents the lessee shall have the right to renew the same for a further period of four years and three months, provided that the Park Commissioners aforesaid have renewed the first above recited lease to the lessors, in accordance with the terms of the said lease, provided that they have faithfully performed and fulfilled all the covenants, conditions and terms of these presents.

(l) The lessee shall have the preferential right to any further lease of the said demised premises from the lessor on the same terms as the said lessor may receive by bona fide offer from any third party.

(m) The lessee shall have the preferential right to purchase the said demised premises at any time within one year after the expiration of this or any other lease or renewal between the parties hereto for the same price and on the same terms as the lessor may receive by bona fide offer from any third party, and in the event of the lessor receiving any bona fide offer for purchase it shall submit the terms of said offer to the lessee and the lessee shall have three months within which to accept or reject the said offer and the lessor shall not sell the said premises at any less price than that contained in said offer until it shall have offered the said premises to the lessee at such less price and that such last mentioned offer shall not have been accepted by the lessee within one month thereafter.

(n) At the termination of these presents, or any renewal thereof, the lessor shall have the right to purchase from the lessee any buildings or structures that may have been erected by the lessee at Thompson's Point or Colts' Point outside of the premises now occupied by the lessor for the purpose hereinbefore referred to, at the price of the actual cost of said structures plus thirty per cent.

(o) The lessee shall deposit the sum of five thousand dollars in the Canadian Bank of Commerce, Niagara Falls, Ont., as a guarantee of its faithful fulfilment and performance of the terms, covenants and conditions of this lease, and the same shall not be withdrawn from such deposit until the termination of these presents and the fulfilment of all the terms thereof. Provided that should the lessee substitute any other security for the purposes of this clause satisfactory to the lessor, the same may be accepted in lieu of such deposit and for the like purpose.

These presents shall include and be binding upon the successors, administrators and assigns of the parties hereto.

In witness whereof the parties hereto have hereunto set their hands and seals.

Signed, sealed and delivered
in the presence of
EMILY WHISTLER.

WM. LAUGHLIN. [SEAL]
V. GORBENA. [SEAL]

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DETAILED REPORT

OF THE

Superintendent of Insurance

TRANSACTIONS FOR THE YEAR 1922

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
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1923

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The
United Press
LIMITED
TORONTO
CANADA

To His Honour Henry Cockshutt,
Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

The undersigned has the honour to present the detailed Report of the Superintendent of Insurance for the year ending 31st of December, 1922.

Respectfully submitted,

W. F. Nickle,
Attorney-General.

Toronto,
December 3, 1923.

Parliament Buildings,
Toronto, December 1, 1923.

To the Honourable W. F. Nickle, K.C., M.P.P.,
Attorney-General,
Toronto.

Sir:—

I have the honour to submit herewith the Thirty-fourth Annual Report of the Superintendent of Insurance, with accompanying statements respecting the various insurance organizations constituted or registered.

Form and Arrangement of Report.

The Ontario Insurance Act distinguishes the following divisions of insurers:—

A. Registered Dominion Licensees: Being insurance companies operating under the Insurance Act of Canada, and registered by the Province of Ontario for the transaction of insurance in the Province.

B. Provincial Licensees: Being Insurance Companies licensed and registered by the Province of Ontario for the transaction of insurance therein.

Of these divisions, only the companies comprised of Division B (Provincial Licensees) are inspected by the Province. They are here reported upon in the usual form and with the usual financial details pursuant to the provisions of The Ontario Insurance Act.

All of the companies in Division A, except Ocean and Inland Marine companies, make financial statements annually to the Dominion of Canada, and those statements, as revised by the Dominion Superintendent, are to be found in the Superintendent's Detailed Annual Report, published by the Dominion Department of Insurance. The balance sheets, printed here under Division A, are limited to those of Ocean and Inland Marine companies.

The statements have been arranged alphabetically in the two divisions mentioned.

Forms of Annual Report to Department.

By agreement with the Superintendents of Insurance of the other provinces, a form of annual return to be made to Provincial Departments by companies operating under the authority of Dominion license, was settled in 1922, and is the form of statement embodied for the first time in Division A of this report. I call attention to the fact that these forms give, for the first time, information with regard to the premiums collected and losses paid by all companies in Ontario, and the figures have been collated in schedules printed at the end of the report.

The forms of annual return for joint stock companies provincially licensed have been revised this year. The new form is a great improvement upon that formerly in use in adapting itself to current accounting practices, and in presenting to the general public a more comprehensive view of the condition of the affairs and business of the company.

It is expected that the form of annual return for provincially licensed companies without capital stock will be revised next year.

Retirement of Companies.

Since the last report, The Temiskaming Mutual Fire Insurance Company, The Thunder Bay Mutual Fire Insurance Company, and The Union Fire and Casualty Insurance Company have retired from business.

An agreement of amalgamation was arranged and consummated between The Policyholders' Mutual Life Insurance Company and The Ontario Equitable Life and Accident Insurance Company. The agreement represented in essence the purchase of the assets of the first named company by the second. The business is continued under the name of the purchasing company.

No new provincial insurance companies have been incorporated in Ontario during the year.

Records and Returns of Fire Insurance Companies.

The report of last year recorded the promulgation of the National Board of Fire Underwriters' classification of occupancy hazards as the basis for the records and returns of fire insurance companies required under the provisions of the Ontario Insurance Amendment Act of 1922. This record is being kept by the companies for the calendar year 1923, but the first return will not be received until after the end of the present year.

Re-insurance of Farm Risks by Purely Mutual Companies.

The experience of the Ontario purely mutual fire insurance companies during the last three years, in the insurance of farm risks has been little short of disastrous. The losses experienced during this period have exceeded those of any previous six-year period. This causes concern on the part of all those interested either in fire prevention work or the insurance business.

One of the features which gives most concern is the very large increase in the amount at the hazard of a single fire. The farm risk, which a few years ago was adequately covered at $2,500, to-day requires insurance protection of $10,000 owing to the increases in both quantities and values of insurable property. As a result of this condition, the Ontario mutual fire companies have in recent years carried much larger amounts at risk of a single fire than sound insurance practice will allow. A recent questionnaire sent to the companies discloses that the amount of the individual risk subject to a single fire reaches the amazing sum of $15,000 in several cases, and the average amount of risk of many companies exceeds $4,000. This fact has certainly contributed, in part at least, to the unfortunate financial condition in which some of the companies find themselves.

Because of the method of operation on the premium note plan, re-insurance of surplus lines by mutual companies has been difficult. Differences in rates, policy forms and practices have prevented re-insurance arrangements which would have been of mutual advantage. During the last two years, the Department has been doing everything possible to secure co-operation among the companies which would facilitate re-insurance and reduce the amount of the single risk carried by the companies.

The investigation of the Department has culminated in the issue to the companies of instructions for general re-insurance arrangements and the recommendation of definite forms of re-insurance agreement, re-insurance application and re-insurance policy. These instructions and forms have been printed as appendix "A" to this Report, and their consideration is commended to all concerned in mutual insurance of farm risks.

Legislation.

There was no new legislation in Ontario in the session of 1923. The departmental work has been proceeded with for the completion of the general revision and consolidation of *The Ontario Insurance Act*, and this is now ready for submission to the Legislature at the forthcoming Session.

The Bill embodies the work of the Commissioners upon Uniformity of Legislation in Canada and the Provincial Superintendents of Insurance to secure substantial uniformity of statutory law relating to the two great departments of life insurance and fire insurance. The enactment of this legislation will secure a long-hoped-for result of great advantage to the business of insurance and the insuring public.

Reciprocal Insurance Reference.

The Reciprocal Insurance Act, 1922, was enacted by the Ontario Legislature subject to the provision that it should come into force upon proclamation. The bringing into force of the Act was delayed pending the reference to the Appellate Division of the Supreme Court of Ontario of questions as to the constitutional validity of the Act, pursuant to the *Constitutional Questions Act*. The judgment of the Ontario court is reported in Vol. LIII Ontario Law Reports at page 195. An appeal was taken from this judgment to the Judicial Committee of the Privy Council. The appeal was argued in July, 1923. The undersigned had the honour of representing the Attorney-General of Ontario on the argument of the appeal in association with the Honourable Geoffrey Lawrence of the English Bar.

The Reference asked three questions, to which the following answers have been given:

Question One:—Is it within the legislative competence of the Legislature of the Province of Ontario to regulate or license the making of Reciprocal Insurance contracts by such legislation as that embodied in the *Reciprocal Insurance Act, 1922?* Answer:—Yes.

Question Two:—Would the making or carrying out of Reciprocal Insurance contracts licensed pursuant to *The Reciprocal Insurance Act, 1922*, be rendered illegal or otherwise affected by the provisions of Sections 508 (*c*) and 508 (*d*) of the Criminal Code as enacted by Chapter 26 of the Statutes of Canada, 1917 in the absence of a license from the Minister of Finance issued pursuant to Section 4 of *The Insurance Act of Canada, 1917?* Answer:—No.

Question Three:—Would the answers to Questions One or Two be affected and if so, how, if one or more of the persons subscribing to such Reciprocal Insurance contracts is:

(*a*) a British subject not resident in Canada immigrating into Canada;
(*b*) an alien?

Answer:—No. With a reservation that the Privy Council does not express an opinion as to the validity or otherwise of Sections 11 and 12 (1) of *The Dominion Insurance Act.*

With this Reference was associated an appeal on stated cases from a conviction of two individuals who undertook to enter into Reciprocal Insurance contracts and solicit the same contrary to the provisions of the Criminal Code above mentioned. The judgment of the Privy Council holds the section of the Criminal Code referred to to be invalid although it does not offer any advice as to the disposition of the convictions made thereunder. The judgment expressly reserves the question of the validity of Section 1025 of the Criminal Code which forbids appeals to the Privy Council in Criminal cases.

The full text of the Privy Council judgment is printed as Schedule "B" to this Report, and deserves careful study. The judgment is of very great importance, and will have a far-reaching effect, not only upon insurance legislation, but also upon legislation in other fields of business and trade where Government regulation is undertaken.

It is to be noted that the judgment expresses in very wide but definite terms the principle that the regulation of contracts of insurance, and of the business of insurance, as such, is in the exclusive legislative authority of the province. This is a principle for which this Department has contended under all administrations for many years past, and its clear recognition in this judgment is most gratifying.

The judgment is bound to have an important effect upon Dominion legislation as well as upon Provincial legislation. My hope is that the statement of the judgment will so clear the air of differences of opinion as to constitutional rights of the respective Legislatures that a way may be found for more effective and useful co-operation between the Dominion and Provincial Insurance Departments in the general interest of the public service which both are endeavouring to render.

Yours faithfully,

V. EVAN GRAY,
Superintendent of Insurance.

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DIVISION A

INSURANCE CORPORATIONS OR COMPANIES OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A

ACADIA FIRE INSURANCE COMPANY

Head Office, Halifax, N.S.

Officers

President—C. C. Blackadar, Halifax, N.S.   Vice-President—A. E. Jones, Halifax, N.S.
Secretary-Treasurer, R. K. Elliott, Halifax, N.S.

Directors

C. C. Blackadar, Halifax.
Wm. P. Webster, Halifax.
Geo. R. Hart, Halifax.
A. E. Jones, Halifax.
Chas. H. Mitchell, Halifax.
J. B. Paterson, Montreal, Que.

Chief Agent and Attorney for Ontario—Harold M. Sampson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$9,466,704
Investments in Ontario	Nil.

AETNA INSURANCE COMPANY

Head Office, Hartford, Conn.

Manager for Canada and Chief Agent and Attorney for Ontario—
A. M. M. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Automobile, Inland Transportation, Tornado, Sprinkler Leakage and Explosion Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$28,334,347
Automobile	478,815
Tornado	2,275
Inland Marine	361,056
Explosion	1,500
Total	$29,177,993
Investments in Ontario	$268,150

AETNA LIFE INSURANCE COMPANY

Head Office, Hartford, Conn.

Manager for Canada—E. J. Christmas, Montreal.
Chief Agent and Attorney for Ontario—George H. Orr, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life (Ordinary)	$14,654,610
Life (Group)	9,808,200
Total	$24,462,810
Investments in Ontario	$1,481,361

AGRICULTURAL INSURANCE COMPANY

Head Office, Watertown, New York.

Manager for Canada and Chief Agent and Attorney for Ontario—
Percy S. Grant, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$3,152,055
Investments in Ontario	$6,500

ALLIANCE ASSURANCE COMPANY, LIMITED.

Head Office, London, England.

Manager for Canada, E. E. Kenyon, Montreal.
Chief Agent and Attorney for Ontario—Heber R. Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Guarantee, Hail, Sickness, Burglary, Plate Glass and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$21,164,624
Accident	736,646
Automobile	2,474,860
Employers' Liability	20,000
Other Liability	104,000
Guarantee	704,195
Burglary	548,233
Total	$25,752,558
Investments in Ontario	Nil.

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA.

Head Office, Philadelphia, Penn.

Manager for Canada—Robert Hampson & Son, Limited, Montreal
Chief Agent and Attorney for Ontario—Herbert Augustus Shaw, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$8,072,230
Investments in Ontario	Nil.

ALLIANCE NATIONALE

Head Office, Montreal, Que.

Officers

President—Chas. Duquette.
1st Vice-President—Dr. P. H. Bedard.
General Secretary—Georges Monet.
Chief Physician—Dr. Theo. Cypihot.
Director-General—Chas. Duquette.
2nd Vice-President—Francis Fauteux
General Treasurer—Alfred St. Cyr.
Legal Advisor—Eug. H. Godin, C.R.

Directors

Chas. Duquette, Montreal.
Dr. P. H. Bedard, Montreal.
F. A. Labelle, N.P., Montreal.
Hon. E. A. Patenaude, Montreal.
Francis Fauteux, Montreal.
J. Dalbe Viau, Montreal.
Hormisdas Delorme, Montreal.
Dr. Yvon Laurier, Montreal.

Past Presidents

F. C. Laberge, Montreal.
L. A. Lavallee, C. R., Montreal.
Joseph Contant, Montreal.

Chief Agent and Attorney for Ontario—Lyman Lee, Hamilton.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life, Disability and Sickness Insurance to the extent authorized by the Association's Charter.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$385,452
Sickness	194,600
Total	$580,052
Investments in Ontario	$45,000

AMERICAN CENTRAL INSURANCE COMPANY

Head Office, St. Louis, Missouri.

Manager for Canada—W. P. Fess, Winnipeg, Man.
Chief Agent and Attorney for Ontario—James Ernest Proctor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Explosion and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$3,307,549
Tornado	35,500
Explosion	25,000
Total	$3,568,049
Investments in Ontario	$62,586

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK

Head Office, New York, N.Y.

Manager for Canada—J. E. Clement, Montreal.
Chief Agent and Attorney for Ontario—F. E. Leyland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$4,690,814
Investments in Ontario	None

AMERICAN AND FOREIGN MARINE INSURANCE COMPANY

Head Office, New York, N.Y.

Manager for Canada—Robert J. Dale, Montreal, Que.
Chief Agent and Attorney for Ontario—Arthur Tucker, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Inland Transportation Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Inland Transportation	Not reported.
Investments in Ontario	None

AMERICAN INSURANCE COMPANY

Head Office, Newark, N.J.

Manager for Canada—C. S. Riley, Winnipeg, Man.
Chief Agent and Attorney for Ontario—Joseph Murphy, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$3,660,797
Amount of Investments in Ontario	Nil.

AMERICAN SURETY COMPANY OF NEW YORK

Head Office, New York, N.Y.

Manager for Canada and Chief Agent for Ontario—W. H. Hall, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st March, 1924, to transact Burglary and Guarantee Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922, is not reported.

Investments in Ontario	$20,000

THE ATLAS ASSURANCE COMPANY, LIMITED

Head Office, London, England.

Manager for Canada—R. R. Martin, Montreal, Que.
Chief Agent and Attorney for Ontario—Irving Wells Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$48,049,584
Investments in Ontario	Nil.

AUTOCAR FIRE & ACCIDENT INSURANCE COMPANY LIMITED

Head Office, London, Eng.

Manager for Canada—Jas. D. Cherry, Montreal.
Chief Agent and Attorney for Ontario—C. F. Hobkirk, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Plate Glass, Sickness and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$3,850,613
Investments in Ontario	None

BEAVER FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—W. J. Christie.
Vice-Presidents—G. W. Allan, K.C., Andre Gouzee.
Managing Director—A. De Jardin.
Manager—G. De Jardin.

DIRECTORS

G. W. Allan, K.C., Winnipeg.
W. J. Christie, Winnipeg.
Andre Gouzee, Winnipeg.
A. De Jardin, Winnipeg.

Chief Agent and Attorney for Ontario—C. R. Drayton, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$822,825
Investments in Ontario	Nil.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—H. N. Roberts.
Vice-President—J. R. L. Starr, K.C.
Secretary—James P. Byrne.

DIRECTORS

H. N. Roberts, Toronto.
James R. L. Starr, K.C., Toronto.
W. R. Corson, Hartford, Conn.
Charles S. Blake, Hartford, Conn.
Ralph R. Corson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Steam Boiler Insurance and Insurance against damage to property and liability for damage to the property or person of others, caused by the breakdown of any electrical machinery.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Steam Boiler	$22,739,116
Electrical	30,000
Total	$22,769,116
Investments in Ontario	$149,626

THE BRITISH AMERICA ASSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—W. B. Meikle.
Vice-President—W. M. Cox.
Assistant General Manager—E. F. Garrow.
Secretary—C. S. Wainwright.

DIRECTORS

W. B. Meikle, Toronto.
W. M. Cox, Toronto.
Sir John Aird, Toronto.
Robert Bickerdike, Montreal.
D. B. Hanna, Toronto.
Geo. Morrow, Toronto.
Lt.-Col. Henry Brock, Toronto.
Alfred Cooper, London and India.
H. C. Cox, Toronto.
John H. Fulton, New York.
Miller Lash, K.C., Toronto.
Sir Henry Pellatt, C.V.O., Toronto.
E. R. Wood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Explosion, Tornado and Lightning Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$51,011,741
Automobile	1,608,431
Marine	1,252,000
Total	$53,872,172
Investments in Ontario	$851,473

BRITISH COLONIAL FIRE INSURANCE COMPANY

Head Office, Montreal, Que.

OFFICERS

President—I. L. Lafieur. Manager and Secretary—Theodore Menuier.
Vice-President—Carl F. Sturhahn

DIRECTORS

I. L. Lafieur, Montreal.
B. A. Charlebois, Montreal
L. Leon Patenaude, Montreal.
L. H. Desjardins, Terrebonne, Que.
Carl F. Sturhahn, Hartford, Conn.
D. O. E. Denoult, Sherbrooke, Que.
Nap. Drouin, Quebec, Que.
Eusebe Huard, Lac Megantic.
J. Spychet, Paris, France.
B. N. Carvalho, Hartford, Conn.

Chief Agent and Attorney for Ontario—Bryce B. Hunter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$14,739,865
Investments in Ontario	$5,000

BRITISH CROWN ASSURANCE CORPORATION LIMITED

Head Office, Glasgow, Scotland.

Manager for Canada and Chief Agent and Attorney for Ontario—John Hutton Riddell, Toronto

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion, Hail, Sprinkler Leakage and Automobile, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$24,927,782
Automobile	6,125,656
Total	$31,053,438
Investments in Ontario	$83,639

BRITISH GENERAL INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—T. F. Dobbin, Montreal.
Chief Agent and Attorney for Ontario—Edward Percy Beatty, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$6,145,857
Investments in Ontario	Nil.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—J. H. Riddell. Managing Director—J. H. Riddell.
Vice-President and Assistant General Manager—E. C. G. Johnson.

DIRECTORS

J. H. Riddell, Toronto.
Sir Edward M. Mountain, London, Eng.
L. Douglas Watson, London, Eng.
H. T. Fairley, Toronto.
A. G. Mackenzie, London, Eng.
S. A. Bennett, London, Eng.
E. C. G. Johnson, Toronto.
B. B. Cronyn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st day of December, 1922:

Fire	$8,024,208
Investments in Ontario	$91,020

BRITISH OAK INSURANCE COMPANY, LIMITED

Head Office, London, England.

Manager for Canada—Arch. R. Howell, Montreal.

Chief Agent and Attorney for Ontario—Wm. G. Wilson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$7,635,204
Investments in Ontario	No report.

BRITISH TRADERS INSURANCE COMPANY, LIMITED

Head Office, Victoria, in the Colony of Hong Kong.

Manager for Canada—C. R. Drayton, Toronto.
Chief Agent and Attorney for Ontario—H. L. Underwood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Hail and Sprinkler Leakage Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$11,297,213
Automobile	4,301,789
Total	$15,599,002
Investments in Ontario	No Report.

BROTHERHOOD OF AMERICAN YEOMEN

Head Office, Des Moines, Iowa.

Manager for Canada—R. A. Wynn, Moose Jaw, Saskatchewan.
Chief Agent and Attorney for Ontario—Margaret McMurray, Windsor.

The Association is a fraternal benefit society and is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life, Accident and Sickness Insurance to the extent authorized by its Act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life, Accident and Sickness	Nil.
Investments in Ontario	Nil.

CALEDONIAN-AMERICAN INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—John G. Borthwick, Montreal.
Chief Agent and Attorney for Ontario—Ralph Alexander Burns, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$2,672,871
Investments in Ontario	Nil.

CALEDONIAN INSURANCE COMPANY

Head Office, Edinburgh, Scotland.

Manager for Canada—John G. Borthwick, Montreal.
Chief Agent and Attorney for Ontario—George Harold Muntz, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$38,616,476
Investments in Ontario	Nil.

CALIFORNIA INSURANCE COMPANY

Head Office, San Francisco.

Manager for Canada—John Anderson, Vancouver.
Chief Agent and Attorney for Ontario—Wm. MacNachtan Hargraft, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1914, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$4,934,775
Investments in Ontario	$6,000

THE CANADA ACCIDENT AND FIRE ASSURANCE COMPANY

Head Office, Montreal, Que.

OFFICERS

President—C. H. Godfrey.
Vice-President—W. S. Jopling.
Manager—T. H. Hudson.

DIRECTORS

C. H. Godfrey, Montreal.
W. S. Jopling, Montreal.
A. H. Ewing, Montreal.
T. H. Hudson, Montreal.

Chief Agent and Attorney for Ontario—A. H. C. Proctor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Sickness, Plate Glass, Burglary and Guarantee Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$5,858,248
Accident	4,886,816
Automobile	8,756,344
Employers' Liability	1,362,000
Guarantee	577,290
Burglary	1,218,415
Total	$22,659,113
Investments in Ontario	$23,000

CANADA LIFE ASSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President and General Manager—H. C. Cox.
Vice-President—E. R. Wood.
Secretary—C. R. Acres.

DIRECTORS

H. C. Cox, Toronto.
E. R. Wood, Toronto.
Robert Bickerdike, Montreal.
Adam Brown, Hamilton.
H. A. Richardson, Toronto.
Robert Stuart, Chicago, Ill.
Hon. Sir James A. Lougheed, K.C.M.G., Calgary, Alt.
Kenneth Mackenzie, Winnipeg, Man.
Leighton McCarthy, K.C., Toronto.
Wm. B. Meikle, Toronto.
J. H. Plummer, D.C.L., Toronto.
F. LeM. Grasett, M.B., Toronto.
Hon. Sir Thomas White, K.C.M.G., Toronto.
Brigadier-General The Hon. Sir John M. Gibson, K.C.M.G., Hamilton.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$88,212,544
Investments in Ontario	$13,689,242

CANADA NATIONAL FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—J. H. G. Russell. Vice-Presidents—F. H. Alexander, W. J. Boyd.
Managing Director—William T. Alexander.

DIRECTORS

J. H. G. Russell, Winnipeg.
Franklin H. Alexander, Winnipeg.
Wm. T. Alexander, Winnipeg.
Lt.-Col. Daniel E. Sprague, Winnipeg.
W. J. Boyd, Winnipeg.
Dr. A. D. Carscallen, Winnipeg.
E. L. Taylor, K.C., Winnipeg.
S. D. Lazier, Belleville.
Andrew Gray, Victoria, B.C.
Thos. S. McPherson, Victoria.
Hon. A. C. Rutherford, K.C., Edmonton, Alta.

Chief Agent and Attorney for Ontario—William Henry George, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$14,067,776
Investments in Ontario	$30,851

CANADA SECURITY ASSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President and Manager—John B. Laidlaw. Vice-President—Sir James A. Lougheed.
Assistant Manager—C. Stuart Malcolm. Secretary—C. C. Paull.

DIRECTORS

John B. Laidlaw, Toronto.
Sir James A. Lougheed, Calgary, Alta.
Eugene Coste, Calgary, Alta.
Henry F. Gooderham, Toronto.
G. R. Patteson, Ottawa.
Sir Jas. W. Woods, Toronto.
R. Y. Sketch, Norwich, England.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Limited Explosion and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$6,333,993
Automobile	909,225
Total	$7,243,218
Investments in Ontario	$5,000

CANADIAN FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—J. H. Ashdown.
Vice-President—R. T. Riley.
Managing Director—C. S. Riley.

DIRECTORS

J. H. Ashdown, Winnipeg, Man.
R. T. Riley, Winnipeg, Man.
Sir James Aikins, Winnipeg, Man.
George R. Crowe, Winnipeg, Man.
G. F. Galt, Winnipeg, Man.
C. S. Riley, Winnipeg, Man.
G. V. Hastings, Winnipeg, Man.

Chief Agent and Attorney for Ontario—F. N. Boyd, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Burglary, Explosion, Guarantee, Hail, Live Stock, Sprinkler Leakage and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$21,183,376
Automobile	176,495
Total	$21,359,871

Investments in Ontario	Nil.

CANADIAN LUMBERMEN'S INSURANCE EXCHANGE

Head Office, Ottawa, Ont.

OFFICERS

Manager—Edgar D. Hardy, Ottawa.

ADVISORY COMMITTEE

W. E. Bigwood, Byng Inlet, Ont.
Duncan McLaren, Toronto.
Arthur H. Campbell, Montreal, Que.
W. Gerard Power, St. Pacome, Que.

The Company is authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance among its members, restricted to risks on property situated in the Provinces of Ontario and Quebec.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$616,325
Investments in Ontario	$5,000

CANADIAN ORDER OF THE WOODMEN OF THE WORLD

Head Office, London, Ont.

OFFICERS

Head Consul Commander—Clair Jarvis, London, Ont. Head Clerk—P. C. Hooper, London.
Head Adviser Lieutenant—Charles Hanna, Belleville, Ont.
Head Banker—John H. S. Saunders, London.
Head Physician—Dr. J. B. Gamble, Brantford. Head Escort—Andrew Graham, Toronto.
Head Watchman—R. J. Buckingham, Winnipeg, Man. Head Sentry—H. H. McHattie, Toronto
Managers—John Manning, London; E. E. Hilton, Strathroy, and Wm. Meen, Toronto.
Past Head Consul Commander—D. Cinnamon, Lindsay, Ont.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life and Sickness Insurance to the extent authorized by the Order's Act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$5,230,268
Investments in Ontario	$617,006

CANADIAN SURETY COMPANY

Head Office, Toronto.

OFFICERS

President—F. W. Lafrentz. General Manager—W. H. Hall.
Vice-Presidents—Sir George Burn, T. Bradshaw.
Secretary—Wm. H. Burgess. Treasurer—E. C. Tyrell.

DIRECTORS

F. W. Lafrentz, New York, N.Y.
T. Bradshaw, F.I.A., Toronto.
R. R. Brown, New York, N.Y.
Sir George Burn, Ottawa.
D. H. Cook, New York, N.Y.
A. J. Brown, Montreal.
W. H. Hall, Toronto.
F. Gordon Osler, Toronto.
F. J. Parry, New York, N.Y.
Wilmot L. Matthews, Toronto.
Henry C. Willcox, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Automobile Insurance, Insurance of Automobiles against Fire, Burglary, Forgery, Guarantee and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Automobile and other classes	No Report.
Investments in Ontario	$226,649

CAPITAL LIFE ASSURANCE COMPANY OF CANADA

Head Office, Ottawa, Ont.

OFFICERS

President—John J. Lyons.
Vice-Presidents—L. N. Poulin and Col. L. T. Martin.
Managing Director—A. E. Corrigan.
Secretary—E. M. McNiece.

DIRECTORS

John J. Lyons, Ottawa.
L. N. Poulin, Ottawa.
Col. L. T. Martin, Ottawa.
A. A. Fournier, Ottawa.
Dr. N. A. Dussault, Quebec.
R. P. Gouph, Toronto.
N. H. McAuliff, Ottawa.
C. A. McCool, Pembroke.
H. Doheny, Montreal, Que.
Col. D. R. Street, Ottawa.
A. E. Corrigan, Ottawa.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$4,010,834
Investments in Ontario	$254,416

CAR AND GENERAL INSURANCE CORPORATION, LIMITED

Head Office, London, Eng.

OFFICERS

Manager for Canada—Arthur Barry, Montreal, Que.
Chief Agent and Attorney for Ontario—H. B. Rowe, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Limited Explosion, Hail, Sickness and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$6,963,772
Investments in Ontario	Nil.

THE CASUALTY COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—Charles S. Blackwell.
Managing Director—A. Wyburn Eastmure.

DIRECTORS

Charles S. Blackwell, Toronto.
Albert Matthews, Toronto.
Walter W. Cumming, Toronto.
Albert Brown, Toronto.
L. H. Eastmure, Toronto.
Allan E. Renfrew, Toronto.
A. Gowan Strathy, Toronto.
A. Wyburn Eastmure, Toronto.
W. J. Keens, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Automobile, Burglary, Insurance of Automobiles against Fire, and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Automobile and other classes	No Report
Investments in Ontario	$43,457

CATHOLIC ORDER OF FORESTERS

Head Office, Chicago, Ill.

Manager for Canada and Chief Agent and Attorney for Ontario—M. F. Mogan, Toronto.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$6,548,500
Investments in Ontario	$2,669,479

CENTURY INSURANCE COMPANY, LIMITED.

Head Office, Edinburgh, Scotland.

Manager for Canada—T. W. Greer, Vancouver, B.C.
Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$24,001,168
Investments in Ontario	$75,312

COLUMBIA INSURANCE COMPANY

Head Office, Jersey City, New Jersey.

Manager for Canada—J. B. Paterson, Montreal.
Chief Agent and Attorney for Ontario—H. M. Sampson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person. The Company is also registered under The Ontario Insurance Act for the transaction of Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$4,166,466
Automobile	2,882,277
Inland Transportation	79,625
Total	$7,128,368
Investments in Ontario	$10,000

COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA

Head Office, Toronto.

OFFICERS

President—J. Harry Dodgson.
1st Vice-President—F. J. Zammers.
Past President—Walter Moore.
2nd Vice-President—H. L. Wilmot.
Treasurer—E. Fielding.

DIRECTORS

J. Harry Dodgson, Toronto.
F. J. Zammers, Toronto.
H. L. Willmot, Toronto.
Walter Moore, Toronto.
C. A. E. Colwell, Toronto.
Alex. Cook, Toronto.
Jno. Everett, Toronto.
R. F. Gray, Toronto.
W. H. Judge, Toronto.
B. E. Miller, Toronto.
B. F. Selby, Toronto.
Robert Wood, Toronto.
W. H. Williams, Toronto.
F. G. Unstadt, Kitchener.
R. T. Hunter, Hamilton.
P. A. Sommerville, Hamilton.
P. Entwistle, Hamilton.
E. J. Fenwick, Hamilton.
W. R. Madill, Hamilton.
M. P. Malone, Hamilton.
C. P. Rason, Hamilton.
H. C. Wright, Hamilton.
Adam Taylor, Guelph.
T. H. Gemmell, Guelph.
W. H. Graham, Kingston.
J. E. Singleton, Kingston.
W. J. Moody, Kitchener.
W. J. Hopwood, Peterboro.

The members are related as members of a fraternal benefit society.

The Association is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	approximately $12,000,000
Investments in Ontario	Nil.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY

Head Office, Toronto.

OFFICERS

President—Chas. S. Parson.
Vice-President—Sam. M. Sterling.
Secretary—Richard Ivens.
Treasurer—S. R. Wickett.

DIRECTORS

Chas. S. Parson, Toronto.
Sam. M. Sterling, Toronto.
Robert Forbes, Toronto.
H. J. Dodgson, Toronto.
Robt. Maxwell, Toronto.
John Burns, Toronto.
Jno. Curtis, Toronto.
W. H. Willmot, Toronto.
A. J. Tipping, Toronto.
L. R. Arnet, Toronto.
E. Fielding, Toronto.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$2,091,850
Investments in Ontario	$102,596

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED)

Head Office, London, England.

OFFICERS

Manager for Canada—W. S. Jopling, Montreal.
Chief Agent and Attorney for Ontario—George R. Hargraft, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Life, Limited Explosion and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$60,620,754
Life	77,776
Total	$60,698,530
Investments in Ontario	$119,166

CONFEDERATION LIFE ASSOCIATION

Head Office, Toronto.

OFFICERS

President—J. K. Macdonald.
General Manager—Charles S. Macdonald.
Vice-Presidents—Joseph Henderson and Col. Albert E. Gooderham.
Secretary—James A. Macdonald.

DIRECTORS.

John Macdonald, Toronto.
Thos. J. Clark, Toronto.
Lieut.-Col. J. F. Michie, Toronto.
Peleg Howland, Toronto.
John Firstbrook, Toronto.
James E. Ganong, Toronto.
Wilmot L. Matthews, Toronto.
B. B. Cronyn, Toronto.
R. S. Waldie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$52,490,478
Investments in Ontario	$2,723,232

THE CONNECTICUT FIRE INSURANCE COMPANY

Head Office, Hartford, Conn.

Manager for Canada—J. W. Tately, Montreal.
Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion, Hail and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$4,609,301
Investments in Ontario	$240,000

CONTINENTAL CASUALTY COMPANY

Head Office, Chicago, Ill.

Manager for Canada—E. F. Alexander, Toronto.
Chief Agent and Attorney for Ontario—J. E. Proctor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Automobile and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Automobile Accident Sickness Liability	Indeterminate.
Investments in Ontario	$16,050

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, N.Y.

Head Office, New York City.

Manager for Canada—W. E. D. Baldwin, Montreal.
Chief Agent and Attorney for Ontario—Archibald Maclean Ballard, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Hail, Sprinkler Leakage, Tornado, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$23,867,187
Tornado	691,243
Riot and Explosion	633,000
Automobile	210,215
Total	$25,401,645
Investments in Ontario	Nil.

CONTINENTAL LIFE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—George B. Woods.
Vice-Presidents—H. Wilberforce Aikins, Sidney Jones.
Managing-Director—George B. Woods.
Assistant General Manager and Actuary—Charles H. Fuller.
Secretary—Newton J. Lander.

DIRECTORS

George B. Woods, Toronto.
H. Wilberforce Aikins, Toronto.
Sidney Jones, Toronto.
E. E. Sharpe, Winnipeg, Man.
N. L. Paterson, Toronto.
Richard Southam, Toronto.
Wm. A. Medland, Toronto.
J. B. Holden, Toronto.
John W. Hobbs, Toronto.
Wm. A. Denton, Toronto.
Wm. A. Dryden, Brooklin.
John T. Richardson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$9,067,202
Investments in Ontario	$1,552,053

THE CORNHILL INSURANCE COMPANY, LIMITED

Head Office, London, England.

Manager for Canada—O. W. Dettmers, Montreal.
Chief Agent and Attorney for Ontario—H. Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Insurance against damage to property of any kind caused by the explosion of natural or other gas.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$1,940,292
Investments in Ontario	Nil.

CROWN LIFE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—G. T. Somers.
Vice-Presidents—J. G. Kent, Jno. F. Ellis.
General Manager and Actuary—H. R. Stephenson.
Secretary—A. H. Selwyn Marks.

DIRECTORS

G. T. Somers, Toronto.
W. Dineen, Toronto.
W. R. Morson, Toronto.
G. O. Somers, Pasadena, Cal.
J. G. Kent, Toronto.
Sir Charles H. Tupper, Vancouver.
F. R. McD. Russell, Vancouver.
David Wood, Winnipeg, Man.
John F. Ellis, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$16,484,267
Investments in Ontario	1,986,983

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY

Head Office, Montreal.

OFFICERS

President—Fred W. Evans.
Vice-President—Wm. Hanson.
General Manager and Secretary—Robert Welch.

DIRECTORS

Fred W. Evans, Montreal.
Wm. Hanson, Montreal.
Sir Hormidas Laporte, Montreal.
Wm. Fairman, Montreal.
A. D. Anderson, Westmount, Que.

Chief Agent and Attorney for Ontario—R. O. Robertson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Burglary, Inland Transportation, Plate Glass, Sickness and Guarantee Insurance, excluding the guaranteeing and becoming security for the due performance of any contract.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire and other classes	No Report
Investments in Ontario	$9,716.11

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—Col. A. E. Gooderham.
Vice-President—C. A. Withers.
Managing Director—C. A. Withers.
Secretary-Treasurer—J. L. Turquand.

DIRECTORS

Col. A. E. Gooderham, Toronto.
C. A. Withers, Toronto.
Col. G. G. Blackstock, Toronto.
Sir Donald D. Mann, Toronto.
D. G. Ross, Toronto.
Geo. E. Gooderham, Toronto.
Albert E. Gooderham, Jr., Toronto.

The Company is now authorized by license issued by the Dominion Government, expiring on the 31st day of March, 1924, to transact Fire, Accident, Burglary, Guarantee, Plate Glass, Sickness and Steam Boiler Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$19,844,026
Investments in Ontario	$356,000

THE DOMINION FIRE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—Lieut. Col. Robt. F. Massie.
Vice-President—Philip Pocock.
Secretary—Neil W. Renwick.

DIRECTORS.

Lieut.-Col. Robt. F. Massie, Toronto.
Philip Pocock, London, Ont.
R. A. Brock, Montreal, Que.
R. S. Cassels, K.C., Toronto.
Geo. J. Cuthbertson, Montreal, Que.
R. J. Hutchings, Calgary, Alta.
Emile Ostiguy, Montreal, Que.
Dr. Thaddeus Walker, Walkerville.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	No report.
Automobile	No report.
Investments in Ontario	None.

DOMINION LIFE ASSURANCE COMPANY

Head Office, Waterloo, Ont.

OFFICERS

President—Thos. Hilliard.
Managing Director—Ford S. Kumpf.
Vice-Presidents—S. B. Bricker.
E. F. Seagram.
Geo. D. Forbes.

DIRECTORS

Thos. Hilliard, Waterloo.
S. B. Bricker, Waterloo.
E. F. Seagram, Waterloo.
Geo. D. Forbes, Hespeler.
C. W. Wells, Waterloo.
J. H. Gundy, Toronto.
Thos. Bradshaw, Toronto.
Ford S. Kumpf, Waterloo.
W. Vandusen, Toronto.
W. T. Parke, Woodstock, Ont.
Geo. A. Dobbie, Galt, Ont.
A. J. Andrews, K.C., Winnipeg, Man.
W. L. Hilliard, M.D., Waterloo.
H. M. Snyder, Waterloo.

The Company is now authorized by license issued by the Dominion Government, expiring on 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$31,083,499
Investments in Ontario	$2,535,268

EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—J. H. Riddell, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, limited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile for which the owner is liable; Limited Explosion, Hail and Sprinkler Leakage Insurance. The Company is also registered under The Ontario Insurance Act for the transaction of Inland and Ocean Marine.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$20,952,627
Investments in Ontario	$49,733

T. EATON LIFE ASSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—R. Y. Eaton.
Manager—John A. Livingstone.
Vice-Presidents—Harry McGee, C. Boothe.
Treasurer—J. J. Vaughan.

DIRECTORS

R. Y. Eaton, Toronto.
Harry McGee, Toronto.
C. Boothe, Toronto.
Lady F. M. Eaton, Toronto.
S. Wilson, Winnipeg, Man.
W. G. Dean, Toronto.
H. M. Tucker, Winnipeg, Man.
R. W. Eaton, Toronto.
J. J. Vaughan, Toronto.

The Company is now authorized by license issued by the Dominion Government, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$1,128,500
Investments in Ontario	$178,600

EDINBURGH ASSURANCE COMPANY, LIMITED

Head Office, Edinburgh, Scotland.

Manager for Canada and Chief Agent and Attorney for Ontario—
David Thorburn Symons, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to collect premiums and pay claims connected with policies existing at 31st March, 1978.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	No report.
Investments in Ontario	$217,150

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED)

Head Office, London, Eng.

Manager for Canada—C. W. I. Woodland, Montreal.
Chief Agent and Attorney for Ontario—C. W. I. Woodland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Hail, Sickness, Sprinkler Leakage and Steam Boiler Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire and other classes	$58,500,460
Investments in Ontario	Nil.

ENSIGN INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—Alfred F. James.
Vice-President—Robt. F. Massie.
Secretary—Neil W. Renwick

DIRECTORS

Alfred F. James, Milwaukee, Wis.
Robt. F. Massie, Toronto.
John A. Bremner, Toronto.
Robt. Camp, Milwaukee, Wis.
Howard Greene, Milwaukee, Wis.
James R. Jamieson, Winnipeg, Man.
Geo. M. Kelley, Toronto.
Wm. D. Reed, Milwaukee, Wis.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$965,242
Investments in Ontario	$10,000

EQUITABLE FIRE AND MARINE INSURANCE COMPANY

Head Office, Providence, Rhode Island.

Manager for Canada—J. W. Tately, Montreal.
Chief Agent and Attorney for Ontario—Thomas S. Minton, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Hail, Automobile, excluding insurance against loss by reason of bodily injury to the person and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$4,001,507
Investments in Ontario	$239,333

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

Head Office, New York, N.Y.

Manager for Canada—Gerald F. Brophy, Montreal.
Chief Agent and Attorney for Ontario—M. F. J. Bowman, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance (limited to the transaction of business in connection with Canadian policies issued before April 1st, 1922).

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$10,426,079
Investments in Ontario	$5,991,834

ESSEX & SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED

Head Office, Colchester, England.

Manager for Canada—R. R. Martin, Montreal.
Chief Agent and Attorney for Ontario—Douglas Gooderham Ross, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$4,674,382
Investments in Ontario	Nil.

EXCELSIOR LIFE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—David Fasken, K.C.
Vice-Presidents—Alex. Fasken, K.C., Joseph Wright.
Manager—J. H. Black.
Assistant Manager and Actuary—T. A. Dark, A.I.A., F.A.S.
Secretary-Treasurer—C. P. Muckle, A.A.S.

DIRECTORS

David Fasken, K.C., Toronto.
Alex. Fasken, K.C., Toronto.
Joseph Wright, Toronto.
Hon. J. L. Perron, K.C., Montreal.
George E. Weir, Dresden, Ont.
W. H. Gooderham, Toronto.
Hon. Senator George Gordon, North Bay.
George R. Warwick, Toronto.
J. C. Waugh, Winnipeg, Man.
Anthony M. Rankin, M.P.P., Collins' Bay.
James L. Ross, Toronto.
J. H. Black, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$19,983,049
Investments in Ontario	$1,212,697

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK

Head Office, New York, N.Y.

Manager for Canada—George A. DeClerq, Montreal, Que.
Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Burglary, Plate Glass, Sickness and Steam Boiler Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Automobile Plate Glass Accident Sickness Burglary Steam Boiler Other Liability	Not reported.
Investments in Ontario	Nil.

FIDELITY INSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—Col. Arthur E. Kirkpatrick. Vice-President—Sidney W. Band.

DIRECTORS

Col. Arthur E. Kirkpatrick, Toronto.
Sidney W. Band, Toronto.
R. Howard Bland, Baltimore, Md.
H. W. Symington, Baltimore, Md.
W. Geo. Hynson, Baltimore, Md.
Gerard B. Strathy, Toronto.
Henry J. Wright, Toronto.
Brig. Gen. Chas. H. Mitchell, Toronto.
Chas. O. Scull, Baltimore, Md.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Guarantee and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Guarantee	No report.
Investments in Ontario	$260,000

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK

Head Office, New York, N.Y.

Manager for Canada—W. E. D. Baldwin, Montreal.
Chief Agent and Attorney for Ontario—A. M. M. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Hail, Sprinkler Leakage, Tornado, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$25,109,030
Tornado	790,829
Riot and Explosion	1,000,000
Automobile	240,627
Total	$27,140,486
Investments in Ontario	Nil.

FIRE INSURANCE COMPANY OF CANADA

Head Office, Montreal.

OFFICERS

President—Hon. Senator R. Dandurand, K.C., P.C.
Vice-President and Managing Director—J. E. Clement.
Secretary—J. A. Blondeau.

DIRECTORS

Hon. Sen. R. Dandurand, K.C., P.C., Montreal.
Hon. Sen. C. P. Beaubien, Montreal.
Hon. Sir Lomer Gouin, P.C., K.C., M.G., Montreal.
N. Lavoie, Quebec.
Hon. R. Lemieux, K.C., P.C., Montreal.
J. E. Clement, Montreal.
J. M. Fortier, Montreal.
C. M. Hart, Montreal.
Donat Raymond, Montreal.
W. G. Ross, S.S.D., Winnipeg.
Capt. William Robinson, Winnipeg.

Chief Agent and Attorney for Ontario—Eric E. Ryerson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$14,768,001.
Investments in Ontario	Nil.

FIREMAN'S FUND INSURANCE COMPANY

Head Office, San Francisco, Cal.

Manager for Canada and Chief Agent and Attorney for Ontario—
G. Temple McMurrich, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion, Inland Transportation, Automobile, excluding insurance against loss by reason of bodily injury to the person.

The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$6,793,529
Automobile	176,891
Inland Transportation	5,500
Ocean Marine	Nil.
Total	$6,975,920

Investments in Ontario........None.

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

Head Office, Newark, N.J.

Manager for Canada—Angus G. Fairbairn, Montreal.
Chief Agent and Attorney for Ontario—Douglas K. Ridout, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail and Tornado Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$2,659,625
Tornado	46,000
Total	$2,705,625

Investments in Ontario	$87,646

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA

Head Office, Philadelphia, Penn.

Manager for Canada—F. W. Evans, Montreal.
Chief Agent and Attorney for Ontario—A. M. M. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$262,725
Investments in Ontario	$25,000

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—Col. J. F. Michie.
Vice-President—R. S. Waldie.
General Manager—Thos. H. Hall.

DIRECTORS

Col. J. F. Michie, Toronto.
R. S. Waldie, Toronto.
F. Norie-miller, Perth, Scotland.
Thos. H. Hall, Toronto.
Fred Richardson, Philadelphia, Pa.
J. A. McIntosh, Toronto.
Rt. Hon. Lord Morris, P.C., K.C.M.G., London, Eng.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Burglary, Guarantee, Hail, Plate Glass, Sickness and Steam Boiler Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$5,526,678
Accident	10,136,758
Employers' Liability	3,450,499
Automobile	19,344,913
Auto Fire and Theft	2,228,280
Boiler	2,243,500
Burglary	2,053,776
Guarantee	3,185,723
Total	$48,170,127
Investments in Ontario	$122,341

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

Head Office, Perth, Scotland.

Manager for Canada and Chief Agent and Attorney for Ontario—Thomas H. Hall, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$22,121,385
Investments in Ontario	$134,841

GENERAL ANIMALS INSURANCE COMPANY OF CANADA

Head Office, Montreal.

OFFICERS

President—Robert Ness.
Vice-President—L. P. Berard, K.C.
General Manager—R. A. Leduc.
Secretary-Treasurer—Baron J. d'Halewyn.

DIRECTORS

Robert Ness, Howick, Que.
L. P. Berard, K.C., Montreal, Que.
A. Champagne, Montreal.
N. Perrault, Montreal, Que.
Dr. D. Genereux, Montreal, Que.
N. Rochons, Montreal, Que.

Chief Agent and Attorney for Ontario.—J. A. Caesar, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Automobile, Live Stock and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Live Stock	$95,238
Investments in Ontario	Nil.

GENERAL FIRE INSURANCE COMPANY OF PARIS, FRANCE

(Compagnie D'Assurances Generales Contre L'Incendie.)

Head Office, Paris, France.

Manager for Canada—T. F. Dobbin, Montreal.
Chief Agent and Attorney for Ontario—William Johnstone, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$6,832,455

Investments in Ontario	Nil.

THE GIRARD FIRE AND MARINE INSURANCE COMPANY

Head Office, Philadelphia, Pa.

Manager for Canada—Angus G. Fairbairn, Montreal, Que.

Chief Agent and Attorney for Ontario—Russell Meikle, Port Arthur, Ont.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$31,850
Investments in Ontario	$5,000

GLENS FALLS INSURANCE COMPANY

Head Office, New York.

Manager for Canada and Chief Agent and Attorney for Ontario—Sydney C. R. Crocker, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Explosion, Hail, Inland Transportation, Sprinkler Leakage and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$8,433,569
Ocean, Marine and Inland Transportation	535,038
Automobile	1,955,422
Tornado	177,565
Riot and Explosion	23,634
Total	$11,125,228
Investments in Ontario	$477,000

THE GLOBE INDEMNITY COMPANY OF CANADA

Head Office, Montreal, Quebec.

OFFICERS

President and Manager—F. C. Browning. Vice-Presidents—G. L. Lloyd, Lewis Laing.
Secretary—G. L. Lloyd.

DIRECTORS

F. C. Browning, Montreal, Que.
G. L. Lloyd, Montreal, Que.
Lewis Laing, Montreal, Que.
Hugh Lewis, Liverpool, Eng.
Sir Alexander Lacoste, Montreal.
Sir Frederick Williams-Taylor, Montreal.
James Carruthers, Montreal, Que.
Thos. Remy Nelson, Montreal, Que.
W. Molson Macpherson, Quebec.

Chief Agent and Attorney for Ontario—H. H. Churchill Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Burglary, Limited Explosion, Forgery, Guarantee, Inland Transportation, Plate Glass and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$26,230,311
Automobile	2,948,111
Total	$29,178,422

Investments in Ontario	$158,504

GLOBE AND RUTGERS FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—J. W. Binnie.
Chief Agent and Attorney for Ontario—Ernest L. McLean, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Inland Transportation, Automobile Insurance (excluding Insurance against loss by reason of bodily injury to the person), and Explosion Insurance (as limited by Company's charter). The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$40,169,189
Automobile	437,073
Explosion	1,812,717
Total	$42,418,979

Investments in Ontario	Nil.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA

Head Office, Montreal, Que.

OFFICERS

Grand President—F. J. Curran, K.C., Montreal.
Grand 1st Vice-President—W. J. Sutherland, Smiths Falls.
Grand Secretary—J. E. Howison, Montreal.
Grand Treasurer—W. J. McKee, Windsor, Ont.
Grand Solicitor—C. J. Foy.

TRUSTEES

W. J. Farrell, Fredericton, N.B.
H. E. R. Stock, Elliott House, Toronto.
Geo. S. Cuvillier, 59 St. Denis St., Montreal, Que.

Chief Agent and Attorney for Ontario—J. Francis Boland, Toronto.

The members are related as members of a fraternal benefit society.

The Society is authorized by license issued by Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life and Sickness Insurance to the extent authorized by the Association's Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$2,746,296
Investments in Ontario	$423,596

GREAT AMERICAN INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—Wm. Robins, Toronto.
Chief Agent and Attorney for Ontario—Joseph Murphy, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Hail, Sprinkler Leakage, Tornado Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$20,509,016
Automobile	292,650
Tornado	818,461
Explosion	153,000
Total	$21,773,127
Investments in Ontario	$242,482

THE GREAT WEST LIFE ASSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—A. Macdonald.
Vice-Presidents—R. T. Riley, Sir A. M. Nanton.
General Manager—C. C. Ferguson, A.I.A., F.A.S.
Assistant General Manager and Secretary—A. Jardine.
Comptroller—A. J. D. Morgan.
Actuary—F. D. MacCharles, M.A., F.A.S.
Treasurer—W. McQuaker.

DIRECTORS

A. Macdonald, Winnipeg.
Sir A. M. Nanton, Winnipeg.
G. W. Allan, Winnipeg.
G. R. Crowe, Winnipeg.
A. Kelly, Winnipeg.
W. H. Cross, Winnipeg.
R. T. Riley, Winnipeg.
M. F. Christie, Winnipeg.
M. Bull, Winnipeg.
W. P. Riley, Winnipeg.
Sir D. H. McMillan, K.C.M.G., Winnipeg.

Chief Agent and Attorney for Ontario—C. H. Carpenter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

The amount of Insurance at risk in Ontario:

Life	$62,473,106
Investments in Ontario	$406,496

GRESHAM LIFE ASSURANCE SOCIETY, LIMITED

Head Office, London, Eng.

Manager for Canada—R. Welch, Montreal.
Chief Agent and Attorney for Ontario—Alan Kenneth Macdougall, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance. This Company is collecting premiums and paying claims on existing business in Ontario.

The amount of Insurance in force in Ontario:

Life	No report.
Investments in Ontario	Nil.

GUARANTEE COMPANY OF NORTH AMERICA

Head Office, Montreal, Que.

OFFICERS

President and Manager—Henry E. Rawlings.
Vice-President—Wm. McMaster.
Secretary and Treasurer—Wm. S. Chadwick.

DIRECTORS

Henry E. Rawlings, Montreal.
Wm. McMaster, Montreal.
Sir Vincent Meredith, Bart., Montreal.
James B. Forgan, Chicago, Ill.
Hon. E. C. Smith, St. Albans.
John Macdonald, Toronto.
Henry Tatnall, Philadelphia, Pa.
Sir Agustus Nanton, Winnipeg. Man.
Frank Scott, Montreal.
Sir Montague Allan, Montreal.
Philip Stockton. Boston, Mass.

Chief Agent and Attorney for Ontario—Wm. A. Medland. Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Guarantee Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Guarantee	$10,430,425
Investments in Ontario	$57,000

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND

Head Office, London, Eng.

CANADIAN TRUSTEES

D. Borbes Angus, Montreal.
Tancrede Bienvenu, Montreal.
Hon. A. W. Atwater, Montreal.
Zephirin Hebert, Montreal.

Manager for Canada—H. M. Lambert, Montreal, Que.

Chief Agent and Attorney for Ontario—H. N. DeWitt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire and Explosion	$67,419,709
Investments in Ontario	$25,000

GUARDIAN INSURANCE COMPANY OF CANADA

Head Office, Montreal, Que.

OFFICERS

President—D. Forbes Angus.
Vice-President and Managing Director—H. M. Lambert.
Secretary—John Good.

DIRECTORS

D. Forbes Angus, Montreal.
H. M. Lambert, Montreal.
Hon. A. W. Atwater, Montreal.
F. W. Molson, Montreal.
Zephirin Hebert, Montreal.
Geo. W. Reynolds, London, Eng.
Hon. Evelyn Hubbard, Montreal.
A. G. Sweet, Montreal.
F. L. Wanklyn, Montreal.

Chief Agent and Attorney for Ontario—Hiram N. DeWitt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire (new business 1922)	$8,936,169
Investments in Ontario	$74,553

HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY OF WISCONSIN

Head Office, Steven's Point, Wisconsin.

Manager for Canada—C. L. Clark, Winnipeg, Man.

Chief Agent and Attorney for Ontario—F. A. Martin, Colborne, Ont.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance to the extent authorized by the Company's articles of Association.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$1,563,618
Investments in Ontario	Nil.

HARTFORD ACCIDENT AND INDEMNITY COMPANY

Head Office, Hartford, Connecticut.

Manager for Canada and Chief Agent and Attorney for Ontario—Peter A. McCallum, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Automobile	$1,620,000
Accident	199,389
Sickness	108,872
Guarantee	192,625
Plate Glass	No definite amount.
Burglary	699,792
Liability	1,758,455
Total	$4,579,133

Investments in Ontario	$680,000

THE HARTFORD FIRE INSURANCE COMPANY

Head Office, Hartford, Connecticut.

Manager for Canada and Chief Agent and Attorney for Ontario—Peter A. McCallum, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Explosion, Inland Transportation, Cyclone or Tornado, Automobile, (excluding insurance against loss by reason of bodily injury to the person) Sprinkler Leakage and Weather Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$96,869,183
Automobile	4,501,030
Rainfall	None in force.
Tornado	$10,898,762
Inland Transportation	None in force.
Explosion	$1,026,774
Total	$113,295,749

Investments in Ontario	$983,573

HARTFORD LIVE STOCK INSURANCE COMPANY

Head Office, New York, N.Y.

Manager for Canada and Chief Agent and Attorney for Ontario—Peter A. McCallum, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Live Stock Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Live Stock	$358,565
Investments in Ontario	Nil.

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY

Head Office, Hartford, Connecticut.

Manager for Canada and Chief Agent and Attorney for Ontario—H. N. Roberts, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact the business of guaranteeing the Policy Contracts of the Boiler Inspection and Insurance Company of Canada (to which license is restricted).

Amount of Insurance at risk in Ontario, 31st December, 1922:

Steam Boiler (re-insurance only)	Amount not reported.
Investments in Ontario	Nil.

THE HOME INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—F. W. Evans, Montreal.
Chief Agent and Attorney for Ontario—A. M. M. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Burglary, Explosion, Sprinkler Leakage, Hail, Property Damage, Tornado, Inland Transportation and Weather Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$55,831,445
Automobile	1,222,495
Hail and Tornado	21,025,167
Total	$78,079,107
Investments in Ontario	$475,400

THE HUDSON BAY INSURANCE COMPANY

Head Office, Montreal.

Officers

President—J. H. Labelle.	Vice-President—Fred. W. Walker.
Secretary—Fred. J. Walker.	Assistant Secretary—Allan F. Glover.

Directors

J. H. Labelle, Montreal.	Fred W. Walker, Vancouver, B.C.
J. J. Atkinson, Liverpool, Eng.	P. R. Gault, Montreal, Que.
W. H. Barker, Vancouver, B.C.	P. J. Quinn, Toronto, Ont.
Geo. B. Fraser, Montreal, Que.	A. St. Cyr, Montreal, Que.

Chief Agent and Attorney for Ontario—Percy J. Quinn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$13,649,167
Investments in Ontario	$33,000

IMPERIAL ASSURANCE COMPANY

Head Office, New York, N.Y.

Manager for Canada—J. B. Paterson, Montreal.
Chief Agent and Attorney for Ontario—H. M. Sampson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Automobile, excluding insurance against loss by reason of bodily injury to the person, Hail and Sprinkler Leakage Insurance.

The Company commenced business in Ontario, February 6th, 1923.

Investments in Ontario	Nil.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA

Head Office, Toronto.

Officers

President—H. C. Cox.
Managing Director—E. Willans.
Vice-President—Lieut.-Col. N. G. Marshall.
Secretary—F. W. Cox.

Directors

H. C. Cox, Toronto.
Lieut.-Col. N. G. Marshall, Toronto.
R. Bickerdike, Montreal.
S. Burrows, Belleville, Ont.
G. A. Morrow, Toronto.
D. B. Hanna, Toronto.
P. G. Goldsmith, C.B.E., M.D., Toronto.
W. D. Robb, Montreal, Que.
W. G. Morrow, Peterboro, Ont.
A. McT. Campbell, Winnipeg, Man.
W. B. Meikle, Toronto.
E. Willans, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, and Insurance of Automobiles against fire.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Accident	$10,794,025
Automobile	8,451,366
Automobile Fire	2,153,180
Liability	380,000
Guarantee	6,972,924
Total	$28,751,495
Investments in Ontario	$205,956

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—G. A. Morrow.
Managing Director—J. F. Weston.
Asst. General Manager—G. Cecil Moore.
Treasurer—H. T. Roesler.
Vice-Presidents—S. J. Moore,
E. T. Malone, K.C.
Secretary—D. Matheson.
Actuary—J. G. Parker.

DIRECTORS

G. A. Morrow, Toronto.
S. J. Moore, Toronto.
Sir John Aird, Toronto.
T. Bradshaw, Toronto.
Dr. F. R. Eccles, London.
Hon. Wm. Harty, Kingston.
Sir Herbert Holt, Montreal.
E. T. Malone, K.C., Toronto.
Hon. Sir Edward Kemp, Toronto.
Sir Wm. Mackenzie, Toronto.
W. G. Morrow, Peterboro.
Jas. Ryrie, Toronto.
Warren Y. Soper, Ottawa.
J. F. Weston, Toronto.
H. H. Williams, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$56,672,767
Investments in Ontario	$5,638,564

THE IMPERIAL UNDERWRITERS CORPORATION OF CANADA

Head Office, Toronto.

OFFICERS

President and Managing Director—Lyman Root.
Vice-President and Asst. Managing Director—Robert Lynch Stailing.
Secretary—F. E. Heyes.

DIRECTORS

Lyman Root, Toronto.
Robert Lynch Stailing, Toronto.
A. H. Butler, Toronto.
H. F. Petman, Toronto.
W. J. Blackburn, Toronto.
Geo. S. Lyon, Toronto.
H. W. Muskett, Toronto.
Thos. A. Brydall, Toronto.
Chas. J. Harvey, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Limited Explosion, Guarantee and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$17,711,832
Investments in Ontario	Nil.

THE INDEPENDENT ORDER OF FORESTERS

Head Office, Toronto.

OFFICERS

W. H. Hunter, B.A., Supreme Chief Ranger, Toronto.
Victor Morin, B.A., LL.D., Past Supreme Chief Ranger, Montreal, Que.
Frank E. Hand, Supreme Vice Chief Ranger, Los Angeles, Cal.
George E. Bailey, Supreme Secretary, Toronto.
George R. Cottrelle, Supreme Treasurer, Toronto.
C. B. Dickson, M.D., Supreme Physician, Los Angeles, Cal.
Joseph D. Clark, Supreme Counsellor, Dayton, O.
Judge M. N. Cockburn, K.C., Supreme Councilman, St. Stephen, N.B.
Joseph M. Baum, Supreme Councilman, New York.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life, Disability, and Sickness Insurance, as specified in the constitution and laws of the Society, for sums not exceeding, in addition to the sick and funeral benefits, the sum of $5,000, upon any one life.

Amount of Insurance in force in Ontario, 31st December, 1922:

Life	$30,139,245
Investments in Ontario	$8,734,611

THE INSURANCE COMPANY OF NORTH AMERICA

Head Office, Philadelphia.

Manager for Canada—Robert Hampson & Sons Ltd., Montreal.

Chief Agent and Attorney for Ontario—A. H. C. Proctor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Inland Transportation, Explosion, Sprinkler Leakage, Tornado and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$65,414,754
Investments in Ontario	Nil.

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

Head Office, Philadelphia, Penn.

Manager for Canada—J. W. Binnie, Montreal.
Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Burglary, Inland Transportation and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$8,075,568
Investments in Ontario	$74,400

INTERNATIONAL FIDELITY INSURANCE COMPANY

Head Office, Jersey City, N.J.

Manager for Canada and Chief Agent and Attorney for Ontario—Neil Sinclair, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Guarantee Insurance, restricted to employees of the Singer Sewing Machine Company.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fidelity	$242,250
Investments in Ontario	Nil.

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA

Head Office, New York City.

Manager for Canada—M. L. Brown, Montreal.
Chief Agent and Attorney for Ontario—H. M. Kirshenbaum, Toronto.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life, Disability and Sickness Insurance to the extent authorized by its act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$41,000
Investments in Ontario	5,000

KNIGHTS OF PYTHIAS, THE SUPREME LODGE

Head Office, Indianapolis, Ind.

Manager for Canada—E. A. Horton, St. Thomas.
Chief Agent and Attorney for Ontario—Alex. Coulter, Toronto.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its act of incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life Insurance	$313,350
Investments in Ontario	480,364

KNIGHTS OF COLUMBUS

Head Office, New Haven, Conn.

Manager for Canada—J. H. Boivin, M.P., Granby, Que.
Chief Agent and Attorney for Ontario—George Hanrahan, Windsor, Ont.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its act of incorporation, constitution and laws.

The Society commenced business in Ontario, May 1st, 1923.

LAW UNION AND ROCK INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Alfred Wright, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Accident, Sickness, Burglary, Limited Explosion, and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$15,597,547
Investments in Ontario	$24,333

LIFE ASSOCIATION OF SCOTLAND

Head Office, Edinburgh, Scotland.

Manager for Canada—Chas. M. Holt, Montreal.
Chief Agent and Attorney for Ontario—Robert Charles Donald, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact all business connected with policies existing at 31st March, 1878.

Amount of Insurance in force in Ontario, 31st December, 1922:

Life	No report.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED

Head Office, Liverpool, Eng.

Manager for Canada—Lewis Laing, Montreal.
Chief Agent and Attorney for Ontario—H. Churchill Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion and Life Insurance.

Amount of Insurance in force, 31st December, 1922:

Fire	$86,258,965
Investments in Ontario—Municipal Bonds	£50,000
Other securities	$100,000

LIVERPOOL-MANITOBA ASSURANCE COMPANY

Head Office, Montreal.

OFFICERS

President and Managing Director—J. Gardner Thompson.
Vice-President and Secretary—Lewis Laing.

DIRECTORS

J. Gardner Thompson, Montreal.
Lewis Laing, Montreal.
Hugh Lewis, Liverpool, Eng.
James Carruthers, Montreal.
Sir Alexandre Lacoste, Montreal.
W. Molson Macpherson, Montreal.
T. R. Nelson, Montreal.
F. C. Browning, Montreal.
Sir Frederick Williams-Taylor, Montreal.

Chief Agent and Attorney for Ontario—H. Churchill Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$27,876,199
Automobile	1,023,472
Explosion	1,376,000
Total	$30,275,671
Investments in Ontario	$232,000

LLOYD'S PLATE GLASS INSURANCE COMPANY

Head Office, New York.

Manager for Canada and Chief Agent and Attorney for Ontario—
Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Plate Glass	No report.
Investments in Ontario	$10,000

THE LONDON ASSURANCE

Head Office, London, Eng.

Joint Managers for Canada—W. Kennedy and W. B. Colley, Montreal.
Chief Agent and Attorney for Ontario—H. N. Dewitt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Limited Explosion and Inland Transportation Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$36,620,966
Investments in Ontario	Nil.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED

Head Office, Liverpool, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Geo. Weir, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Guarantee, Burglary, Accident, Hail, Limited Explosion, Plate Glass and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire (new business)	$25,118,765
Investments in Ontario	Nil.

LONDON AND LANCASHIRE INSURANCE COMPANY, LIMITED

Head Office, Liverpool, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Alfred Wright, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Explosion and Sprinkler Leakage Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$83,698,269
Automobile	693,105
Explosion	213,000
Total	$84,604,374
Investments in Ontario	$443,000

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—Alfred Wright

Manager and Secretary—Alexander MacLean

DIRECTORS

Alfred Wright, Toronto.
A. E. Blogg, Toronto.
Colin E. Sword, Montreal.
C. M. Horswell, Toronto.
Alexander MacLean, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness and Insurance against loss or damage occasioned by larceny, theft or stealing from the person by violence, threat, hold-up or otherwise.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire and other classes	Not recorded.
Investments in Ontario	$75,000

THE LONDON AND SCOTTISH ASSURANCE CORPORATION, LIMITED

Head Office, London, Eng.

Managers for Canada—Alex. Bisset and W. H. R. Emmerson.
Chief Agent and Attorney for Ontario—Walter J. Morris, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$8,505,987
Investments in Ontario	$867,863

THE LONDON LIFE INSURANCE COMPANY

Head Office, London, Ont.

Officers

President—Dr. A. O. Jeffery, K.C.
Vice-Presidents—W. M. Spencer, John G. Richter, F.A.S.
General Manager—Ed. E. Reid, B.A., A.I.A.
Secretary—J. Stanley Lovell, A.C.I.S.

Directors

Dr. A. O. Jeffery, K.C., London, Ont.
W. M. Spencer, London, Ont.
John G. Richter, F.A.S., London, Ont.
T. W. Baker, London, Ont.
Wm. Gorman, London, Ont.
George M. Reid, London, Ont.
J. E. Jeffery, London, Ont.
A. M. Smart, London, Ont.
H. S. Blackburn, London, Ont.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$99,719,437
Investments in Ontario	$9,781,921

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA

Head Office, Toronto, Ont.

Officers

President—A. H. C. Carson.
Vice-President—F. D. Williams.
Secretary—A. V. Stamper.

Directors

A. H. C. Carson, Toronto.
F. D. Williams, Toronto.
A. C. McMaster, Toronto..
W. H. Hunter, Toronto.
P. A. McCallum, Toronto.
B. W. Ballard, Toronto.
W. T. Kernahan, Toronto.
H. N. Cowan, Toronto.
W. J. Willcox, Winnipeg.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$92,557,436
Investments in Ontario	$50,886.87

LOYAL PROTECTIVE INSURANCE COMPANY

Head Office, Boston, Mass.

Manager for Canada and Chief Agent and Attorney for Ontario—
Wm. Atkins, Toronto.

The Company is now authorized by license issued by the Dominion of Canada to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Accident and Sickness.......................... Not recorded.

Investments in Ontario.......................... $28,000

THE LUMBER UNDERWRITERS

Head Office, Chicago, Ill.

Manager for Canada and Chief Agent and Attorney for Ontario—
W. E. Bigwood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire.......................... $969,800

Investments in Ontario.......................... No report.

LUMBERMEN'S UNDERWRITING ALLIANCE

Head Office, Kansas City, Mo.

Manager for Canada and Chief Agent and Attorney for Ontario—
L. D. Payette.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk, 31st December, 1922:

Fire.......................... No report.

Investments in Ontario.......................... No report.

THE MACCABEES

Head Office, Detroit, Mich.

Manager for Canada and Chief Agent and Attorney for Ontario—
John A. Paterson, K.C., Toronto.

The members are related as members of a fraternal benefit Society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life, Disability and Sickness Insurance to the extent authorized by its Act of Incorporation, constitution and laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life.......................... $7,178,328

Investments in Ontario.......................... Nil.

MANUFACTURERS' LIFE INSURANCE COMPANY

Head Office, Toronto.

Officers

President—W. G. Gooderham.
General Manager and Actuary—J. B. McKechnie.
Treasurer—L. A. Winter.
Vice-Presidents—A. J. Wilkes,
C. C. Dalton.
Secretary—E. S. Macfarlane.
Assistant Actuary—J. H. Lithgow.

Directors

W. G. Gooderham, Toronto.
A. J. Wilkes, Brantford.
C. C. Dalton, Toronto.
E. R. C. Clarkson, Toronto.
F. G. Osler, Toronto.
M. R. Gooderham, Toronto.
D. G. Ross, Toronto.
J. B. McKechnie, Toronto.
Wm. Stone, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$52,258,414
Investments in Ontario	No report.

MANUFACTURING LUMBERMEN'S UNDERWRITERS

Head Office, Kansas City, Missouri.

Manager for Canada and Chief Agent and Attorney for Ontario—
B. E. Bigwood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st day of March, 1922:

Fire	$4,309,270
Investments in Ontario	145,000

MARINE INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile and Inland Transportation Insurance.

The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Automobile	$869,357
Investments in Ontario	$47,000

MARYLAND CASUALTY COMPANY

Head Office, Baltimore, Md.

Manager for Canada—F. J. Lightbourn.
Chief Agent and Attorney for Ontario—Irving W. Smith, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass, Fly Wheel, Sprinkler Leakage, Steam Boiler and Forgery Insurance, and insurance against damage of property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery.

Amount of Insurance at risk in Ontario, 31st December, 1922: No report.

Investments in Ontario	$105,933

THE MERCANTILE FIRE INSURANCE COMPANY

Head Office, Toronto.

Officers

President—Alfred Wright.
Secretary—A. E. Blogg.

Directors

Alfred Wright, Toronto.
Alex. MacLean, Toronto.
C. M. Horswell, Toronto.
A. W. Blake, Winnipeg.
C. E. Sword, Montreal.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$16,425,440
Investments in Ontario	$158,857

MERCHANTS CASUALTY COMPANY

Head Office, Waterloo, Ont.

Officers

President—E. F. Seagram.
General Manager—L. M. Fingard.
Vice-President—S. C. Tweed.
Secretary Treasurer—C. E. Hanslip.

Directors

E. F. Seagram, Waterloo, Ont.
S. C. Tweed, Waterloo.
J. C. Haight, K.C., Waterloo.
Alloyes Bauer, Waterloo.
Hon. F. C. Biggs, Toronto.
J. A. Martin, Kitchener.
E. M. Arnold, Elmira.
Thos. W. Seagram, Waterloo.
James Valentine, Waterloo.
Wm. Henderson, Waterloo.
W. G. Weichel, Waterloo.
J. F. M. Stewart, Toronto.
E. C. Mitchell, London, Ont.
R. B. Graham, K.C., Winnipeg.
Hon. H. W. Laird, Regina.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident Insurance (not including Employers' Liability) and Sickness, Automobile and Insurance of Automobiles against Fire.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Accident and Sickness	$3,249,550
Automobile	$7,090,035
Total	$10,339,585
Investments in Ontario	$26,594

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK

Head Office, City of New York.

Manager for Canada and Chief Agent and Attorney for Ontario—
Herbert Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Fire	$9,598,673
Investments in Ontario	Nil.

MERCHANTS MARINE INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
C. W. I. Woodland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Fire	$10,286,514
Investments in Ontario	Nil.

METROPOLITAN LIFE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—Wm. L. Scott, Ottawa.
Chief Agent and Attorney for Ontario—H. L. Briggs, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life, Accident and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Life	$178,650,000
Investments in Ontario	$22,471,616

MILLERS NATIONAL INSURANCE COMPANY

Head Office, Chicago, Ill.

Manager for Canada and Chief Agent and Attorney for Ontario—
H. Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Fire	$3,965,384
Investments in Ontario	Nil.

MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY

Head Office, New Uln, Minn.

Manager for Canada—C. L. Clark, Winnipeg.
Chief Agent and Attorney for Ontario—F. A. Martin, Colborne, Ont.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance to the extent authorized by the Company's Articles of Association.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$1,563,618
Investments in Ontario	$10,945

THE MONARCH LIFE ASSURANCE COMPANY

Head Office, Winnipeg, Man.

Officers

President—W. A. Matheson.
Vice-President—F. W. Adams.
Managing-Director—J. W. W. Stewart.
Treasurer—George J. Telfer.
Secretary and Actuary—J. A. Macfarlane.

Directors

W. A. Matheson, Winnipeg.
F. W. Adams, Winnipeg.
H. W. Echlin, Winnipeg.
W. L. Parrish, Winnipeg.
H. A. Mullins, Winnipeg.
W. J. Blake Wilson, Vancouver.
W. W. Evans, Winnipeg.
J. W. W. Stewart, Winnipeg.
R. J. Gourley, Winnipeg.

Chief Agent and Attorney for Ontario—Arthur Splatt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$4,535,331
Investments in Ontario	$27,574

MOTOR UNION INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Wm. MacInnes, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Limited Explosion and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$7,891,592
Investments in Ontario	Nil.

MOUNT ROYAL ASSURANCE COMPANY

Head Office, Montreal, Que.

Officers

President—Chas. G. Smith.
Vice-President and Gen. Manager—P. J. Perrin.
Assistant Gen. Manager—H. C. Bourne.
Vice-President—J. E. White.
Secretary and Treasurer—J. Deslongchamps.

Directors

Chas. G. Smith, New York City.
P. J. Perrin, Montreal.
J. E. White, New York City.
Arthur O. Choate, New York City.
Samuels McRoberts, New York City.
Hon. J. L. Decarie, Montreal.
Hon. N. Perodeau, Montreal.
Paul Rainville, Montreal.
E. A. Ouimet, Montreal.

Chief Agent and Attorney for Ontario—Henry Harold York, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Limited Explosion and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$46,048,993
Investments in Ontario	$55,000

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA

Head Office, Waterloo, Ont.

Officers

President—Hume Cronyn.
Chairman of Executive—C. M. Bowman.
General Manager—Chas. Ruby.
Comptroller—A. E. Pequegnat.
Comptroller—A. E. Pequegnat, A.I.A.,F.A.S.
Vice-Presidents—R. O. McCulloch, J. Kerr Fisken.
Asst. Gen. Manager—W. H. Somerville, A.I.A.
Actuary—M. S. Hallman.
Actuary—M. S. Hallman, A.I.A., F.A.S.
Secretary—H. M. Cook, A.I.A., F.A.S.

Directors.

Hume Cronyn, London.
R. O. McCulloch, Galt.
J. Kerr Fisken, Toronto.
C. M. Bowman, Southampton, Ont.
E. P. Clement, K.C., Kitchener.
L. J. Breithaupt, Kitchener.
Geo. Pattinson, Preston.
W. G. Watson, Toronto.
Sir Lomer Gouin, Montreal.
Vincent Massey, Toronto.
Louis La Course Lang, Kitchener.
Major-Gen. Hon. S. C. Mewburn, K.C., Hamilton.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$118,814,975
Investments in Ontario	$12,720,120

MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED

Head Office, Sydney, Australia.

Manager for Canada—J. P. Moore, Montreal.
Chief Agent and Attorney for Ontario—The Royal Trust Company.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Assurance.

Amount of Insurance in force, 31st December, 1922:

Life	$4,832,408
Investments in Ontario	Nil.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

Head Office, New York City.

Manager for Canada—W. O. H. Dodds, Montreal.
Chief Agent and Attorney for Ontario—A. E. Donovan, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$16,618,330
Investments in Ontario	$250,000

NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY

Head Office, Pittsburg, Pennsylvania.

Manager for Canada and Chief Agent and Attorney for Ontario—
Robert Frank Massie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$10,367,262
Investments in Ontario	$146,239

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD

Head Office, Hartford, Connecticut.

Manager for Canada and Chief Agent and Attorney for Ontario—
Charles C. Hall, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$23,488,126
Explosion	72,000
Total	$23,560,126
Investments in Ontario	No report.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA

Head Office, Toronto, Ont.

Officers

President and Man. Director—A. J. Ralston.
Vice-Presidents—G. W. Beardmore, W. R. Hobbs.
Asst. Gen. Manager and Secretary—F. Sparling.
Assistant Secretary—Wm. C. Wait.

Directors

A. J. Ralston, Toronto.
Geo. W. Beardmore, Toronto.
Hon. Henry Cockshutt, Brantford.
Hugh Blain, Toronto.
W. R. Hobbs, Toronto.
W. H. Merritt, St. Catharines.
A. H. Beaton, Toronto.
Hon. R. Lemieux, K.C., M.P., Montreal.
E. M. Macdonald, K.C., M.P., Halifax.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$8,067,681
Investments in Ontario	$2,116,141

THE NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—Arthur Barry, Montreal.
Chief Agent and Attorney for Ontario—H. B. Rowe, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Limited Explosion, Sprinkler Leakage and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$3,582,270
Investments in Ontario	Nil.

NATIONAL SURETY COMPANY

Head Office, New York City.

Manager for Canada—Clarence F. Smith, Montreal.
Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Burglary, Forgery, Credit and Guarantee Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Guarantee, etc	No report.
Investments in Ontario	$60,000

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PENNSYLVANIA

Head Office, Pittsburgh, Penn.

Manager for Canada—Joseph G. Davis, Toronto.
Chief Agent and Attorney for Ontario—W. A. Suckling, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Automobile, Limited Explosion and Tornado Insurance.

Amount of Insurance in force in Ontario, 31st December, 1922:

Fire	$9,001,871
Tornado	1,368,251
Automobile	6,200
Total	$10,376,322

Investments in Ontario	$103,800

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE

Head Office, Paris, France.

Manager for Canada—J. E. Clement, Montreal.
Chief Agent and Attorney for Ontario—F. E. Leyland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$20,440,693
Investments in Ontario	$18,980

NEW HAMPSHIRE FIRE INSURANCE COMPANY

Head Office, Manchester, New Hampshire.

Manager for Canada—R. D. Grandpré, Montreal.
Chief Agent and Attorney for Ontario—Gavin Browne, Jr., Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Inland Transportation and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$2,914,999
Investments in Ontario	Nil.

NEW JERSEY INSURANCE COMPANY

Head Office, Newark, New Jersey.

Manager for Canada—H. A. Robertson.
Chief Agent and Attorney for Ontario—H. Begg.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$2,168,321
Investments in Ontario	$10,000

NEWARK FIRE INSURANCE COMPANY

Head Office, Newark, New Jersey.

Manager for Canada—J. H. Labelle, Montreal.
Chief Agent and Attorney for Ontario—P. J. Quinn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$4,757,331
Automobile	78,600
Total	$4,835,931
Investments in Ontario	Nil.

NEW YORK LIFE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—Percy V. Raven, Montreal.
Chief Agent and Attorney for Ontario—Ralph M. Devins, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$34,800,337
Investments in Ontario	$7,858,971

NEW YORK PLATE GLASS INSURANCE COMPANY

Head Office, New York.

Manager for Canada—Geo. W. Pacaud, Montreal.
Chief Agent and Attorney for Ontario—Thomas H. Mason, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Plate Glass	No report.
Investments in Ontario	Nil.

NIAGARA FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—W. E. Findlay, Montreal.
Chief Agent and Attorney for Ontario—Robert W. Love, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Hail, Tornado, Sprinkler Leakage and Automobile Insurance (including damage to automobiles in transit by rail).

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$16,564,407
Automobile	47,470
Tornado	72,950
Explosion	330,000
Total	$17,014,827
Investments in Ontario	$30,000

NORTH AMERICAN ACCIDENT INSURANCE COMPANY

Head Office, Montreal, Que.

Officers

President and Manager—A. G. Copeland.
Secretary-Treasurer—F. H. Pyper.
Vice-Presidents—P. W. Peacock.
J. P. Moore.

Directors

A. G. Copeland, Montreal.
P. W. Peacock, Montreal.
J. P. Moore, Montreal.
Robertson Fleet, Montreal.
John J. Garvan, Sydney, Australia.
W. S. Dresser, Sherbrooke, Que.
M. A. Phelan, Montreal.
C. J. Fleet, Montreal.
W. J. Bloomfield, Sydney, Australia.
A. M. Eedy, Sydney, Australia.
R. D. Miller, Sydney, Australia.

Chief Agent and Attorney for Ontario—Walter D'E. Strickland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Automobile, Burglary, Sickness, Plate Glass Insurance and Insurance of Automobiles against fire.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Accident	$2,426,950
Automobile	1,510,500
Auto Fire and Theft	218,751
Liability	230,000
Burglary	41,000
Total	$4,427,201
Investments in Ontario	$18,170

NORTH AMERICAN LIFE ASSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President and Managing Director—L. Goldman.
Secretary—W. B. Taylor.
Treasurer—C. W. Strathy.
Vice-Presidents—W. K. George.
Col. D. McCrae.
Actuary—D. E. Kilgour.

DIRECTORS

L. Goldman, Toronto.
W. K. George, Toronto.
Col. D. McCrae, Guelph.
Hamilton Cassels, Toronto.
M. J. Haney, Port Credit.
John N. Lake, Toronto.
J. A. Paterson, Toronto.
C. W. I. Woodland, Toronto.
E. H. Gurney, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$33,327,548
Investments in Ontario	$6,683,799

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY

Head Office, Edinburgh, Scotland.

Manager for Canada—C. A. Richardson, Montreal.
Chief Agent and Attorney for Ontario—F. W. Evans, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion, Sprinkler Leakage and Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$69,067,230
Investments in Ontario	$1,803,685

NORTH EMPIRE FIRE INSURANCE COMPANY

Head Office, Toronto.

OFFICERS

President—Geo. Weir.
Vice-President—John Hallam.
Manager and Secretary—T. J. Irvine.

DIRECTORS

Geo. Weir, Toronto.
John Hallam, Toronto.
H. H. Smith, Winnipeg.
P. Turner Wilson, Toronto.
W. Dickie, Toronto.
C. A. Adamson, Winnipeg.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$8,842,318
Investments in Ontario	Nil.

THE NORTH WEST FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—G. R. Crowe.

DIRECTORS

G. R. Crowe, Winnipeg.	Thomas Bruce, Winnipeg.
G. F. Galt, Winnipeg.	J. S. Hough, Winnipeg.
G. V. Hastings, Winnipeg.	W. R. Allan, Winnipeg.

Chief Agent and Attorney for Ontario—H. S. Sweatman, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$8,590,528
Investments in Ontario	No report.

THE NORTHERN ASSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—A. E. Moberly, Montreal.
Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Burglary, Limited Explosion, Guarantee, Plate Glass and Sickness Insurance. The Company is also registered under The Ontario Insurance Act, to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$63,998,919
Investments in Ontario	$229,666

NORTHERN LIFE ASSURANCE COMPANY OF CANADA

Head Office, London, Ontario.

OFFICERS

President—T. H. Purdom, K.C.
Vice-Presidents—W. S. Calvert.
Alex. Purdom.
Secretary—J. W. Purdom.
Managing Directors—R. C. McKnight.

DIRECTORS

T. H. Purdom, London, Ont.	Hon. A. B. McCoig, Chatham.
W. S. Calvert, Toronto.	Geo. E. Belton, London.
Alex. Purdom, London.	John A. Walker, K.C., Chatham.
Llewellyn Purdom, London.	Nathaniel Mills, London.
Malcolm McGugan, Strathroy.	

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$12,603,651
Investments in Ontario	$1,613,420

NORTHWESTERN MUTUAL FIRE INSURANCE ASSOCIATION

Head Office, Seattle, Washington.

Manager for Canada and Chief Agent and Attorney for Ontario—
Norman S. Jones.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Automobile insurance (excluding insurance against loss by reason of bodily injury to the person.)

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$8,997,633
Investments in Ontario	$286,978

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN

Head Office, Milwaukee, Wis.

Manager for Canada and Chief Agent and Attorney for Ontario—
Robert F. Massie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Tornado and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire and Automobile	$9,819,295
Investments in Ontario	$168,746

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED

Head Office, Norwich, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
J. B. Laidlaw, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Sickness, Automobile, Limited Explosion, Sprinkler Leakage and Plate Glass Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$81,871,935
Automobile	16,726,417
Accident and Sickness	8,707,504
Liability	1,300,000
Total	$108,605,856
Investments in Ontario	$494,610

NORWICH UNION LIFE INSURANCE SOCIETY

Head Office, Norwich, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
John Baird Laidlaw, Toronto.

The Company is now collecting premiums and paying claims in Canada by virtue of The Insurance Act.

The Company is also authorized under certificate of Registry No. 4934 to invest its surplus funds in Ontario.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	Not recorded.
Investments in Ontario	$489,500

THE OCCIDENTAL FIRE INSURANCE COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—C. A. Richardson. Vice-President—F. L. J. Harrison.

DIRECTORS

C. A. Richardson, Montreal.
S. E. Richards, K.C., Winnipeg.
F. L. J. Harrison, Winnipeg.
Travers Sweatman, K.C., Winnipeg.
S. L. Cork, Winnipeg.

Chief Agent and Attorney for Ontario—Bryce B. Hunter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Limited Explosion and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$11,083,687
Investments in Ontario	$70,000

OCEAN ACCIDENT AND GUARANTEE CORPORATION, (LIMITED)

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Alfred Mingay, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Sickness, Guarantee, Plate Glass, Burglary, Limited Explosion and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$15,338,724
Investments in Ontario	Nil.

PACIFIC COAST FIRE INSURANCE COMPANY

Head Office, Vancouver, B.C.

OFFICERS

President—W. H. Malkin.
Vice-President—J. B. Mathers.
Secretary—F. H. Godfrey.
Treasurer—T. Reed.
Managing Director—T. W. Greer.

DIRECTORS

W. H. Malkin, Vancouver.
J. B. Mathers, Vancouver.
T. W. Greer, Vancouver.
W. H. Ker, Vancouver.
C. Spencer, Vancouver.
R. Gelletly, Vancouver.
E. C. Knight, Vancouver.

Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance in force in Ontario, 31st December, 1922:

Fire	$14,330,093
Investments in Ontario	Nil.

PACIFIC FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
Herbert Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$7,202,537
Investments in Ontario	Nil.

PALATINE INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—W. S. Jopling, Montreal.
Chief Agent and Attorney for Ontario—J. M. McGregor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion, Sprinkler Leakage and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$17,100,000
Automobile	1,153,498
Total	$18,253,498
Investments in Ontario	$50,000

PATRIOTIC ASSURANCE COMPANY, LIMITED

Head Office, Dublin, Ireland.

Manager for Canada and Chief Agent and Attorney for Ontario—
Lyman Root, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$3,913,555
Investments in Ontario	Nil.

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE

Head Office, Paris, France.

Manager for Canada—Thomas F. Dobbin, Montreal.
Chief Agent and Attorney for Ontario—E. P. Beatty, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$7,815,880
Investments in Ontario	Nil.

PHOENIX ASSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada—J. B. Paterson, Montreal.
Chief Agent and Attorney for Ontario—D. K. Ridout, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Hail, Sprinkler Leakage and Life Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$2,149,694
Fire	54,149,493
Total	$56,299,187
Investments in Ontario	$374,307

PHOENIX INSURANCE COMPANY OF HARTFORD

Head Office, Hartford, Conn.

Manager for Canada—J. W. Tatley, Montreal.
Chief Agent and Attorney for Ontario—Harold A. Butt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Limited Explosion, Sprinkler Leakage and Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person).

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$17,583,643
Investments in Ontario	$496,000

PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
J. W. Mackenzie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Sickness and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Accident and other classes	No report.

Investments in Ontario	Nil.

PROTECTIVE ASSOCIATION OF CANADA

Head Office, Granby, Que.

Officers

President—J. T. Farish.
Vice-President and General Manager—E. E. Gleason.
Secretary—J. G. Fuller.
Treasurer—W. D. Bradford.

Directors

J. T. Farish, Granby.
Dr. D. K. Cowley, Granby.
E. E. Gleason, Granby.
G. H. Sherwood, Montreal.
N. R. Mitchell, Granby.

Chief Agent and Attorney for Ontario—W. R. Bell, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident and Sickness Insurance, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Combined Sickness and Accident	$6,005,500
Investments in Ontario	$27,000

PROVIDENCE WASHINGTON INSURANCE COMPANY

Head Office, Providence, R.I.

Manager for Canada—H. Hampson, Montreal.
Chief Agent and Attorney for Ontario—H. S. Sweatman, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Explosion, Inland Transportation, Sprinkler Leakage and Automobile Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$3,681,747
Marine	213,850
Total	$3,895,597
Investments in Ontario	Nil.

PROVINCIAL INSURANCE COMPANY, LIMITED

Head Office, Bolton, County of Lancaster, Eng.

Manager for Canada—Willis Faver & Co. of Canada Ltd., Montreal.
Chief Agent and Attorney for Ontario—Shaw & Begg of Ontario, Limited, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$11,193,401
Investments in Ontario	Nil.

PRUDENTIAL INSURANCE COMPANY OF AMERICA

Head Office, Newark, N.J.

Manager for Canada—Wm. White, Montreal.
Chief Agent and Attorney for Ontario—George Macpherson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$114,312,144
Investments in Ontario	$3,428,894

QUEBEC FIRE ASSURANCE COMPANY

Head Office, Quebec City

OFFICERS

President—E. G. Meredith.
Manager—C. E. Sword.
Vice-President—Hon. N. Garneau.
Secretary—G. H. Henderson.

DIRECTORS

E. G. Meredith, Quebec.
Hon. N. Garneau, Quebec.
J. T. Ross, Quebec.
A. W. Blake, Vancouver.
Alfred Wright, Toronto.
A. E. Blogg, Toronto.
Alex. MacLean, Toronto.
W. Thompson, New York.

Chief Agent and Attorney for Ontario—Alfred Wright, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$12,873,915
Investments in Ontario	$103,667

THE QUEEN INSURANCE COMPANY OF AMERICA

Head Office, New York City

Manager for Canada—J. H. Labelle, Montreal.
Chief Agent and Attorney for Ontario—P. J. Quinn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Inland Transportation, Limited Explosion and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$42,722,044
Automobile	1,307,479
Total	$44,029,523
Investments in Ontario	$178,706

QUEENSLAND INSURANCE COMPANY, LIMITED

Head Office, Sydney, State of New South Wales, Australia.

Manager for Canada—J. G. Donaldson, Montreal.
Chief Agent and Attorney for Ontario—John F. Hobkirk, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$10,215,936
Investments in Ontario	Nil.

RAILWAY PASSENGERS ASSURANCE COMPANY

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
F. H. Russell, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire and other classes	No report.
Investments in Ontario	No report.

RELIANCE INSURANCE COMPANY OF CANADA

Head Office, Montreal.

OFFICERS

President—Ed. Milligan.
Secretary—A. H. Vellance.
Vice-Presidents—J. W. Tatley.
E. V. Chaplin.

DIRECTORS

Ed. Milligan, Hartford, Conn.
J. W. Tatley, Montreal.
Hon. J. P. B. Cosgrain, Montreal.
E. V. Chaplin, Hartford, Conn.
G. C. Long, Jr., Hartford, Conn.
T. C. Temple, Hartford, Conn.
Lieut. Col. R. L. H. Ewing, D.S.O., M.C., Montreal.
Major W. Molson, Montreal.
Lieut. Col. R. Starke, Montreal.
J. B. Knox, Hartford, Conn.
Geo. M. Lovejoy, Hartford, Conn.
W. A. Ralston, Montreal.
E. R. Descary, Montreal.

Chief Agent and Attorney for Ontario—J. G. Wilson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$798,340
Investments in Ontario	Nil.

RELIANCE MUTUAL LIFE ASSURANCE SOCIETY

Head Office, Norwich, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
John B. Laidlaw, Toronto.

The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1917), chap. 29.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	Not recorded.
Investments in Ontario	$85,166 67

RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY

Head Office, Minneapolis, Minn.

Manager for Canada—C. L. Clark, Winnipeg.
Chief Agent and Attorney for Ontario—F. A. Martin, Colborne.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance to the extent authorized by the Company's Articles of Incorporation.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$1,563,618
Investments in Ontario	$9,980

THE RIDGELEY PROTECTIVE ASSOCIATION

Head Office, Worcester, Mass.

Manager for Canada and Chief Agent and Attorney for Ontario—
A. P. Nielsen, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Accident and Sickness	Not recorded.
Investments in Ontario	Nil.

THE ROYAL ARCANUM, SUPREME COUNCIL

Head Office, Boston, Mass.

Manager for Canada and Chief Agent and Attorney for Ontario—
Lyman Lee, Hamilton.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$2,226,137
Investments in Ontario	$12,000

ROYAL EXCHANGE ASSURANCE

Head Office, London, Eng.

Manager for Canada—Arthur Barry, Montreal.
Chief Agent and Attorney for Ontario—H. B. Rowe, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Limited Explosion, Automobile, Sprinkler Leakage. The Company is also registered under The Ontario Insurance Act, to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$39,045,978
Investments in Ontario	Nil.

THE ROYAL GUARDIANS

Head Office, Montreal.

OFFICERS

Supreme Guardian—John McDowall, Westmount.

Past Supreme Guardian—D. J. Hoerner, Westmount.

Vice-Supreme Guardian—W. H. Bardwell, Montreal.

Supreme Overseer—Chas. E. Ward, Montreal.

Supreme Secretary-Treasurer—A. T. Patterson, Montreal.

Supreme Guide—C. E. Marchand, Montreal.

Supreme Inside Guard—C. E. Lavery, Cowansville, Que.

Supreme Outside Guard—Thomas Brady, London, Ont.

SUPREME EXECUTIVE COMMITTEE

O. W. G. Dettmers, Montreal.
W. G. Butler, Montreal.
E. C. Lalonde, Longueuil, Que.
H. W. Monsell, St. Lambert, Que.

Chief Agent and Attorney for Ontario—Cornelius Gettings, Hamilton.

The members are related as members of a fraternal benefit society.

The Corporation is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life and Sickness Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$821,750
Industrial	229,422
Total	$1,051,172

Investments in Ontario	$83,396

ROYAL INDEMNITY COMPANY

Head Office, New York City.

Manager for Canada—J. H. Labelle, Montreal.
Chief Agent and Attorney for Ontario—Percy J. Quinn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Automobile, Burglary, Guarantee, Sickness, Steam Boiler, Forgery, Plate Glass and Insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery.

Amount of Insurance at risk in Ontario, 31st December, 1922—Not recorded.

Investments in Ontario	$134,008

ROYAL INSURANCE COMPANY, LIMITED

Head Office, Liverpool, Eng.

Manager for Canada: J. H. Labelle, Montreal.
Chief Agent and Attorney for Ontario—Percy J. Quinn, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Explosion, Sprinkler Leakage and Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$4,562,183
Fire	137,584,818
Total	$142,147,001

Investments in Ontario	$1,382,410

ROYAL SCOTTISH INSURANCE COMPANY, LIMITED

Head Office, Glasgow, Scotland.

Manager for Canada—G. E. Moberley, Montreal.
Chief Agent and Attorney for Ontario—John Malcolm McGregor, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$8,962,758
Investments in Ontario	Nil.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

Head Office, St. Paul, Minnesota.

Manager for Canada—P. A. Codere, Winnipeg.
Chief Agent and Attorney for Ontario—George A. Sherritt, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Limited Explosion, Inland Transportation, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$18,246,981
Automobile	1,077,624
Tornado	2,323,115
Marine	407,309
Total	$22,055,029

Investments in Ontario	$289,000

LA SAUVEGARDE LIFE INSURANCE SOCIETY

Head Office, Montreal.

OFFICERS

President—G. N. Ducharme.
Secretary—L. N. Ducharme.
Actuary—Theo. Marot, B.A.
Vice-Presidents—Hon. N. Perodeau, N.P., Tancrede Bienvenu.
Manager of Agencies—Jean Pasquin.

DIRECTORS

G. N. Ducharme, Chamble, P.Q.
Hon. N. Perodeau, N.P., Montreal.
Tancrede Bienvenu, Montreal.
Hon. Sir H. Laporte, Montreal.
Hon. N. A. Belcourt, K.C., Ottawa.
L. M. Lymburner, Montreal.
Pierre Beullac, C.R., Montreal.
J. E. Lemire, N.P., Montreal.
Donat Martel, N.P., Montreal.
C. E. Taschereau, N.P., Quebec.
Hon. Joseph Bernier, Winnipeg.

Chief Agent and Attorney for Ontario—Napoleon A. Belcourt, K.C., P.C., Ottawa.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Life	$1,679,642
Investments in Ontario	$71,786.65

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY

Head Office, Glasgow, Scotland.

Manager for Canada and Chief Agent and Attorney for Ontario—
David Thorburn Symons, Toronto.

The Company is authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact all business connected with policies existing at 31st March, 1878.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Life	Not recorded.
Investments in Ontario	$75,000

SCOTTISH CANADIAN ASSURANCE CORPORATION

Head Office, Toronto.

OFFICERS

President—Col. J. F. Michie.
Vice-President—R. S. Waldie.
Secretary—G. J. Malcolm.

DIRECTORS

Col. J. F. Michie, Toronto.
R. S. Waldie, Toronto.
Thos. H. Hall, Toronto.
F. Richardson, Philadelphia.
W. A. Barrington, Toronto.
Geo. W. Howland, Toronto.
J. A. Macintosh, Toronto.
F. Norie-Miller, Perth, Scotland.
S. Norie-Miller, Perth, Scotland.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Hail Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Fire	$3,874,382
Investments in Ontario	$25,000

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED

Head Office, Edinburgh, Scotland.

Manager for Canada—Alexander Bisset, Montreal.
Chief Agent and Attorney for Ontario—Walter J. Morris, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Guarantee, Accident, Sickness, Limited Explosion, Automobile and Burglary Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$10,524,335
Accident	5,347,126
Automobile	778,529
Guarantee	610,500
Marine	4,000
Total	$17,264,490
Investments in Ontario	$20,000

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY

Head Office, Edinburgh, Scotland.

Manager for Canada—J. H. Esinhart, Montreal.
Chief Agent and Attorney for Ontario—W. A. Medland, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Tornado, Sprinkler Leakage and Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$26,633,910
Automobile	464,943
Tornado	71,257
Explosion	50,000
Total	$26,220,110
Investments in Ontario	$241,823.33

THE SECURITY LIFE INSURANCE COMPANY OF CANADA

Head Office, Toronto.

OFFICERS

President—Sir Henry M. Pellatt.
Vice-Presidents—J. O. McCarthy,
W. W. Hiltz.
General Manager—J. O. McCarthy.
Vice-Presidents—Victor Morin, LL.D.,
W. O. McTaggart.
Secretary—K. C. O. Johnson.

DIRECTORS

Sir Henry M. Pellatt, Toronto.
J. O. McCarthy, Toronto.
Victor Morin, LL.D., Montreal.
W. W. Hiltz, Toronto.
W. O. McTaggart, Toronto.
J. F. Brown, New Toronto.
J. Godbout, Toronto.
Mark Workman, Montreal.
Col. J. B. Miller, Whitby.
H. C. Scholfield, Toronto.
B. F. Ackerman, Peterboro.
J. P. Laporte, M.D., Joliette.
J. W. Russell, M.D., Toronto.
T. M. Birkett, Ottawa.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$2,309,129
Investments in Ontario	$161,882

SECURITY INSURANCE COMPANY OF NEW HAVEN

Head Office, New Haven, Conn.

Manager for Canada—W. E. Findlay, Montreal.
Chief Agent and Attorney for Ontario—Bruce B. Hunter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Limited Explosion and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$2,737,527
Investments in Ontario	Nil.

LA SOCIETE DES ARTISANS CANADIENS FRANCAIS

Head Office, Montreal.

Officers

President—Rodolphe Bedard. Vice-Presidents—Eugene Desmarais, N. Cloutier.
Secretary-Treasurer—Henri Roy

Directors

Rodolphe Bedard, Montreal.
Eugene Desmerais, Montreal.
N. Cloutier, Montmagny, Que.
J. E. C. Daoust, Montreal.
J. D. Gauthier, Montreal.
T. Brassard, St. Jean, Que.
C. M. Leger, Memramcook, N.B.
E. Hurtibise, Montreal.
Euclide Desjarlais, Montreal.
J. S. Dupere, Montreal.
Lt.-Col. Emile Ranger, Montreal.
Romeo Rivest, Montreal.
Nap. Champagne, Ottawa.
R. Guilmette, Southbridge, Mass.
N. Decelles, Woonsocket, R.I.

The members are related as members of a fraternal benefit society.

Chief Agent and Attorney for Ontario—Lyman Lee, Hamilton.

The Society is now authorized by certificate of registration issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life, Accident and Sickness Insurance to the extent authorized by the Society's Charter.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Life	$1,642,829
Investments in Ontario	357,475

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA

Head Office, Winnipeg, Man.

Officers

President—Robert R. Scott. Vice-Presidents—Wm. Grayson, K.C.,
Managing Director—H. J. Meiklejohn. W. H. Carter.
Secretary and Actuary—M. D. Grant.

Directors

Robert R. Scott, Winnipeg.
Wm. Grayson, K.C., Moosejaw.
W. H. Carter, Winnipeg.
E. E. Sharpe, Winnipeg.
R. G. Macdonald, Brandon.
W. Sanford Evans, Winnipeg.
W. F. Hull, Winnipeg.
Geo. N. Jackson, Winnipeg.
H. J. Meiklejohn, Winnipeg.

Chief Agent and Attorney for Ontario—William H. Burnett, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Life	$2,163,436
Investments in Ontario	$152,513

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY

Head Office, Springfield, Mass.

Manager for Canada and Chief Agent and Attorney for Ontario—
Joseph Murphy, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail, Tornado, Sprinkler Leakage, Limited Explosion and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$12,510,153
Automobile	27,650
Tornado	72,750
Total	$12,610,553

Investments in Ontario.. Nil.

THE STANDARD LIFE ASSURANCE COMPANY

Head Office, Edinburgh, Scotland.

Manager for Canada—W. H. Clark Kennedy, Montreal.
Chief Agent and Attorney for Ontario—F. W. Doran, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, November 15, 1922:

Life	$9,475,850
Investments in Ontario	$2,051,347

THE STAR ASSURANCE SOCIETY

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Alfred W. Briggs, Toronto.

The Company is now collecting premiums and paying claims in Canada by virtue of The Insurance Act.

Amount of Insurance at risk in Ontario, 31st December, 1922—No report.

Investments in Ontario..Nil.

STATE LIFE INSURANCE COMPANY

Head Office, Indianapolis, Ind.

Manager for Canada and Chief Agent and Attorney for Ontario—
W. H. Hunter, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$606,600
Accidental	143,500
Total	$750,100
Investments in Ontario	$102,725

STERLING FIRE INSURANCE COMPANY OF INDIANA, U.S.A.

Head Office, Indianapolis, Ind.

Manager for Canada and Chief Agent and Attorney for Ontario—
Peter A. MacCallum, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Hail and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$4,430,800
Automobile	150,700
Total	$4,581,500
Investments in Ontario	Nil.

THE STUYVESANT INSURANCE COMPANY

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
Herbert Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$6,057,591
Investments in Ontario	$105,500

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA

Head Office, Toronto.

OFFICERS

High Chief Ranger—H. C. Wilson.
High Court Treasurer—W. H. Henley.
High Court Med. Exam.—E. R. Secord.
High Court Jun. Woodward—Mal. McInnes.
High Sub-Chief Ranger—A. Dynes.
High Court Secretary—A. Martin.
High Court Senior Woodward—P. L. Farnsworth.
High Court Senior Beadle—Jos. Turner.
High Court Junior Beadle—J. J. Haygarth.

The members are related as members of a fraternal benefit society.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life and Sickness Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Life	$2,710,389
Investments in Ontario	$181,514

SUN INSURANCE OFFICE

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Lyman Root.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Automobile, Guarantee, Limited Explosion and Sickness Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Fire	$50,420,349
Investments in Ontario	Nil.

THE SUN LIFE ASSURANCE COMPANY OF CANADA

Head Office, Montreal.

OFFICERS

President and Man. Director—T. B. Macaulay.
Secretary—H. W. K. Hale.
Vice-President and Actuary—A. B. Wood
Treasurer—E. A. Macnutt.

DIRECTORS

T. B. Macaulay, Montreal.
A. B. Wood, Montreal.
Robert Adair, Montreal.
Sir Herbert Holt, Montreal.
Abner Kingman, Montreal.
Wm. M. Birks, Montreal.
R. Dandurand, Montreal.
J. R. Dougall, Montreal.
C. R. Hosmer, Montreal.
Carl Riordon, Montreal.
John W. Ross, Montreal.

Chief Agent and Attorney for Ontario—John A. Tory, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:	
Life	$109,451,405
Investments in Ontario	$12,889,744

TOKIO MARINE AND FIRE INSURANCE COMPANY

Head Office, Tokio, Japan.

Manager for Canada—George W. Pacaud, Montreal.
Chief Agent and Attorney for Ontario—A. B. Pakenham, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$3,391,337
Marine	161,458
Total	$3,552,795

Investments in Ontario .... Nil.

TRAVELERS' INDEMNITY COMPANY

Head Office, Hartford, Conn.

Manager for Canada—Hon. Geo. G. Foster, Montreal.
Chief Agent and Attorney for Ontario—Henry A. Laurence, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass, Automobile and Insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Automobile	$92,231.77
Accident	8,044.35
Sickness	33,359.66
Plate Glass	8,745.90
Burglary	73,989.39
Steam Boiler	37,846.20
Electrical Machinery	17,649.20
Total	$274,866.47

Investments in Ontario $126,500

TRAVELERS' INSURANCE COMPANY

Head Office, Hartford, Conn.

Manager for Canada—Hon. George G. Foster, Montreal.
Chief Agent and Attorney for Ontario—Henry A. Laurence, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life and Accident Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$ 26,169,130
Accident	25,028,665
Total	$ 51,197,795

Investments in Ontario $331,300

THE TRAVELLERS LIFE ASSURANCE COMPANY OF CANADA

Head Office, Montreal.

Officers

President—J. N. Greenshields, K.C. Vice-President—Hon. Lorne C. Webster.
General Manager—Arthur P. Earle, A.I.A.A.A.S.

Directors

J. N. Greenshields, K.C., Montreal.	Hon. Lorne C. Webster, Montreal.
Jas. W. Pyke, Montreal.	Hon. N. Curry, Montreal.
Hon. A. K. Maclean, Halifax.	J. W. McConnell, Montreal.
Sir Wm. D. Reid, Montreal.	Wm. Lyall, Montreal.
J. F. Cairns, Saskatoon, Sask.	J. Ambrose O'Brien, Ottawa.
S. W. Jacobs, K.C., M.P., Montreal.	C. G. Pennock, Vancouver.
Russell D. Bell, Montreal.	H. W. Beauclerk, Montreal.
C. G. Greenshields, K.C., Montreal.	

Chief Agent and Attorney for Ontario—A. H. Beaton, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$3,766,583
Investments in Ontario	$331,300

UNDERWRITERS AT AMERICAN LLOYDS

Head Office, New York City.

Manager for Canada—J. E. Clement, Montreal.
Chief Agent and Attorney for Ontario—H. Begg, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Sprinkler Leakage Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire and Sprinkler Leakage	$3,362,454
Investments in Ontario	Nil.

UNION ASSURANCE SOCIETY, LIMITED

Head Office, London, Eng.

Manager for Canada—T. L. Morrisey, Montreal.
Chief Agent and Attorney for Ontario—Martin N. Merry, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, Limited Explosion and Inland Transportation Insurance.

Amount of Insurance at risk in Ontario—31st December, 1922:

Fire	$35,904,467
Automobile	1,542,091
Total	$37,446,558
Investments in Ontario	Nil.

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE, PARIS, FRANCE
(UNION FIRE INSURANCE COMPANY, LIMITED, OF PARIS, FRANCE)

Head Office, Paris, France.

Manager for Canada—J. P. A. Gagnon, Montreal.
Chief Agent and Attorney for Ontario—J. H. Ewart, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$11,315,259
Investments in Ontario	Nil.

UNION INSURANCE SOCIETY OF CANTON, LIMITED

Head Office, Victoria, Colony of Hong Kong

Manager for Canada and Chief Agent and Attorney for Ontario:
C. R. Drayton, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Accident, Sickness, Automobile, Inland Transportation, Limited Explosion, Sprinkler Leakage and Hail Insurance. The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$25,214,963
Automobile	5,251,425
Inland Transit	343,725
Accident and Sickness	1,733,100
Liability	541,000
Total	$33,084,213
Investments in Ontario	Nil.

UNION MUTUAL LIFE INSURANCE COMPANY

Head Office, Portland, Maine.

Manager for Canada—Henri E. Morin, Montreal.
Chief Agent and Attorney for Ontario—Edwin J. Atkinson, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$480,500
Investments in Ontario	$740,275

UNITED BRITISH INSURANCE COMPANY, LIMITED

Head Office, London, Eng.

Manager for Canada and Chief Agent and Attorney for Ontario—
Wm. McInnes, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire and Limited Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$4,296,776
Investments in Ontario	Nil.

UNITED STATES FIDELITY AND GUARANTY COMPANY

Head Office, Baltimore, Md.

Manager for Canada and Chief Agent and Attorney for Ontario:
A. E. Kirkpatrick, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Guarantee, Forgery, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Accident and other classes	No report.
Investments in Ontario	Nil.

UNITED STATES FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—Robert Hampson & Son, Ltd., Montreal.
Chief Agent and Attorney for Ontario—Joseph Murphy, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion and Tornado Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$12,234,264
Investments in Ontario	Nil.

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
Lewis A. Stewart, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$509,372
Investments in Ontario	$119,560.99

WESTCHESTER FIRE INSURANCE COMPANY

Head Office, New York City.

Manager for Canada—John W. Tatley, Montreal.

Chief Agent and Attorney for Ontario—John McVittie, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Hail and Explosion Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$4,163,658
Investments in Ontario	$100,000

WESTERN ASSURANCE COMPANY

Head Office, Toronto, Ontario.

OFFICERS

President and General Manager—W. B. Meikle.
Assistant General Manager—E. F. Garrow.
Vice-President—W. M. Cox.
Secretary—C. S. Wainwright.

DIRECTORS

W. B. Meikle, Toronto.
W. M. Cox, Toronto.
Sir John Aird, Toronto.
H. C. Cox, Toronto.
D. B. Hanna, Toronto.
Geo. A. Morrow, Toronto.
Robert Bickerdike, Montreal.
Lt.-Col. Henry Brock, Toronto.
Alfred Cooper, London and India.
John H. Fulton, New York.
Miller Lash, K.C., Toronto.
Sir Henry Pellatt, C.V.O., Toronto.
E. R. Wood, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Inland Transportation, Lightning, Explosion, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire and Railway	$61,360,012
Explosion and Riot	265,214
Automobile	1,530,641
Inland Transportation and Inland and Ocean	16,554,307
Total	$79,710,174
Investments in Ontario	$817,632

THE WESTERN LIFE ASSURANCE COMPANY

Head Office, Winnipeg.

OFFICERS

President—James M. Carruthers. Vice-Presidents—W. E. Mienet, Dr. T. J. Reid.
Managing Director—Adam Reid.

DIRECTORS

James M. Carruthers, Winnipeg.
W. E. Mienet, Winnipeg.
Dr. T. J. Reid, Winnipeg.
R. H. Hamelin, Winnipeg.
Wm. Bowse, Brandon.
Dr. C. W. Proud, Vancouver.
C. B. Rosenbeal, Winnipeg.
Adam Reid, Winnipeg.

Chief Agent and Attorney for Ontario—A. Simmers, Windsor.

The Company is now collecting premiums and paying claims in Ontario.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$21,000
Investments in Ontario	Nil.

WESTERN MUTUAL LIFE ASSOCIATION

Head Office, Los Angeles, Cal.

Manager for Canada—A. J. Sutherland, Winnipeg.
Chief Agent and Attorney for Ontario—O. E. Fleming, Windsor.

The members are related as members of a fraternal benefit society.

The Society is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fraternal Life	$458,000
Investments in Ontario	$10,000

WOMAN'S BENEFIT ASSOCIATION OF THE MACCABEES

Head Office, Port Huron, Michigan.

Manager for Canada and Chief Agent and Attorney for Ontario—
Mrs. Mary J. Baird, Sarnia.

The Society is now authorized as a Fraternal Benefit Society by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$268,550
Investments in Ontario	$104,090

THE WORKMEN'S CIRCLE

Head Office, New York City.

Manager for Canada and Chief Agent and Attorney for Ontario—
Abraham Riba, Toronto.

The Society is now authorized as a Fraternal Benefit Society by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Life	$146,200
Investments in Ontario	Nil.

YANGTSZE INSURANCE ASSOCIATION, LIMITED

Head Office, Shanghai, China.

Manager for Canada—B. G. D. Phillip, Vancouver.
Chief Agent and Attorney for Ontario—Arthur Tucker, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$2,738,477
Investments in Ontario	Nil.

THE YORKSHIRE INSURANCE COMPANY (LIMITED)

Head Office, York, Eng.

Manager for Canada—P. L. Monkman, Montreal.
Chief Agent and Attorney for Ontario—G. Temple McMurrich, Toronto.

The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st day of March, 1924, to transact Fire, Live Stock, Accident, Automobile, Sickness and Plate Glass Insurance.

The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

Amount of Insurance at risk in Ontario, 31st December, 1922:

Fire	$30,280,228
Live Stock	89,900
Total	30,370,128
Investments in Ontario	Nil.

Companies Registered for Marine Insurance Only

AUTOMOBILE INSURANCE COMPANY

Head Office, Hartford, Conn.

Chief Agent and Attorney for Ontario—Arthur Tucker, Toronto.

The Company is registered under The Ontario Insurance Act for the term expiring on the 30th June, 1924, to transact Inland Ocean Marine Insurance.

Financial Statement as at December 31st, 1922

ASSETS

Mortgage Loans		$505,600.00
Collateral Loans		472,100.00
Stocks and Bonds (M.V.)		5,627,002.00
Agents' Balances subsequent to October 1, 1922		3,444,998.58
Agents' Balances Prior to October 1, 1922		6,527.11
Cash in Office and Banks		1,868,644.47
Accrued Interest		88,961.24
All other Assets		640,151.46
Total Assets		$12,653,984.86
Deduct Assets not allowed by Insurance Departments, viz.:		
Agents' Balances prior to October 1, 1922	$6,527.11	
Other Assets	13,469.79	
		19,996.90
Admitted Assets on basis allowed by Insurance Departments		$12,633,987.96

LIABILITIES

Premium Reserve		$6,365,652.67
Claim Reserve		1,573,752.77
Reserve for Accrued Taxes		308,853.17
Reserve for other Liabilities		94,100.51
Funds held under Reinsurance Treaties		29,143.96
Total Liabilities except Capital		$8,371,503.08
Surplus	$2,382,481.78	
Less Assets not allowed by Insurance Departments	19,996.90	
Surplus on basis allowed by Insurance Departments	$2,262,484.88	
Capital Stock	2,000,000.00	
		4,262,484.88
Total		$12,633,987.96

FEDERAL INSURANCE COMPANY

Head Office, Jersey City, N.J.

Manager for Canada—W. J. Wilcox, Winnipeg, Man.
Chief Agent and Attorney for Ontario—Reed, Shaw & McNaught, Toronto.

The Company is registered under The Ontario Insurance Act for the term expiring on the 30th April, 1924, to transact Inland and Ocean Marine Insurance.

Balance Sheet as at 31st December, 1922

ASSETS

Investments	$4,002,645.00
Cash in office and banks	457,152.24
Uncollected premiums	800,689.17
Interest due and accrued	54,115.25
Losses due from re-insurers	209,121.32
	$5,523,722.98

LIABILITIES

Reserve for Re-insurance, Losses, Taxes, etc	$3,357,863.15
Reserve for Dividend	100,000.00
Capital	1,000,000.00
Surplus	1,065,859.83
	$5,523,722.98

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED

Head Office, London, England.

Chief Agent and Attorney for Ontario—George Temple McMurrich, Toronto.

The Company is registered under The Ontario Insurance Act for the term expiring on the 30th day of April, 1924, to transact Ocean Marine Insurance.

Balance Sheet, 31st December, 1922

DR.

	£	s.	d.
To Capital (67,000 Shares of £15 each, upon which £3 per Share have been paid)	201,000	0	0
" Reserve	900,000	0	0
" Building Reserve	50,000	0	0
" Investment Depreciation Account	200,000	0	0
" Sundry Creditors	98,443	2	2
" Underwriting Suspense Account	485,538	6	10
" Balance of Underwriting Account, 1922	658,105	5	4
" " Profit and Loss Account	632,142	10	4
	3,225,229	4	8

CR.

	£	s.	d.
By Freehold and Building	230,000	0	0
" Government and other Securities	2,738,481	13	6
" Cash at Bankers and in hand	59,197	5	6
" Bills Receivable	2,000	0	0
" Stamps	548	11	5
" Sundry Debtors	195,001	14	3
	3,225,229	4	8

Profit and Loss Account, 31st December, 1922

Dr.

							£	s.	d.
To Dividend and Bonus paid in February	£83,750	0	0						
Less Income Tax	25,125	0	0	£58,625	0	0			
" Interim Dividend paid in August	£67,000	0	0						
Less Income Tax	18,425	0	0	48,575	0	0			
							107,200	0	0
" Balance							632,142	10	4
							739,342	10	4

Cr.

				£	s.	d.
By Balance				£599,479	10	7
" Interest on Investments and Rents, less Income Tax				107,742	4	4
" Balance Underwriting Account, 1921, on 31st December, 1921	£813,919	6	7			
Less Losses, Averages, etc., on 1921 Account in 1922	541,798	11	2			
	272,120	15	5			
Less Transferred to Underwriting Suspense Account to close, 1921	240,000	0	0			
				32,120	15	5
				739,342	10	4

Underwriting Account, 1922

Dr.

	£	s.	d.
To Net Settlements	248,605	6	0
" Directors' Fees	4,500	0	0
" Office Expenses, Salaries, and Charges	30,619	5	11
" Balance	658,105	5	4
	941,829	17	3

Cr.

	£	s.	d.
By Net Premiums (less Agents' Commissions and Expenses)	941,829	17	3
	941,829	17	3

We have audited the above Balance Sheet and, having examined the Books of the Company, verified the Securities, with the exception of Securities for approximately £8,600 deposited abroad, for which the usual confirmations have not yet arrived, and obtained all the information and explanations we have required, we have to report that in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the Books of the Company.

22nd January, 1923. DELOITTE, PLENDER, GRIFFITHS & CO., Auditors.

On behalf of the Board,
MILNER,
CYRIL GURNEY, } *Directors.*

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED)

Head Office, Liverpool, England.

Chief Agent and Attorney for Ontario—G. Temple McMurrich, Toronto.

The Company is registered under the Ontario Insurance Act for the term expiring on the 30th April, 1924, for the transaction of Inland and Ocean Marine Insurance.

Marine Account

Dr.

				£	s.	d.
Amount of Marine Fund at beginning of the year:						
Reserve for unexpired Risks, being 40% of year's income	£113,403	6	11			
Additional Reserve	85,000	0	0			
				198,403	6	11
Premium Income (after deduction of Returns, reinsurances and agency charges)				239,917	7	11
Transferred from Profit and Loss Account				46,356	17	0
				484,677	11	10

Cr.

				£	s.	d.
Claims paid and outstanding				262,698	9	3
Expenses of management				41,012	3	5
Amount of Marine Fund at the end of the year:						
Reserve for unexpired risks, being 40% of the premium income for the year	£95,966	19	2			
Additional Reserve	85,000	0	0			
				180,966	19	2
				484,677	11	10

Profit and Loss Account

				£	s.	d.
Balance of last year's account				124,270	10	4
Interest on investments	£62,651	1	8			
Less Income Tax	12,637	4	10			
				50,013	16	10
Transferred from Investments Reserve				108,010	6	8
				282,294	13	10

Cr.

				£	s.	d.
Dividend for 1921	£50,000	0	0			
Less Income Tax	15,000	0	0			
				35,000	0	0
Income Tax 1921-1922 Assessment				15,000	0	0
Transferred to Marine Account				46,356	17	0
Loss on Sale of Investments				24,288	19	7
Balance to next year's account				161,648	17	3
				282,294	13	10

Balance Sheet as at 31st December, 1922

Dr.

	£	s.	d.
Capital subscribed 100,000 shares at £20 per share; £2,000,000 paid-up at £2 per share	200,000	0	0
Reserve Fund	500,000	0	0
Marine Fund	180,966	19	2
Investments Reserve Fund	100,000	0	0
Suspense Account	213,002	3	2
Outstanding Marine Losses	67,729	0	0
Profit and Loss Account	161,648	17	3
Amounts owing to other Insurance Companies	10,147	6	11
Current accounts owing by the Company	31,936	15	1
	1,465,431	1	7

Cr.

	£	s.	d.
Investments at Book Value	1,294,280	16	9
Outstanding Interest accrued, but not due	15,665	7	0
Cash with Bankers, on deposit, in hand and policy stamps	48,973	6	8
Agents' balances	93,951	7	3
Outstanding premiums	6,661	15	1
Amounts owing to the Company	3,545	12	8
Amounts owing by other Insurance Companies	2,239	9	4
Bills receivable	113	6	10
	1,465,431	1	7

In accordance with the provisions of the Companies' (Consolidation) Act, 1908, we report that we have audited the above Balance Sheet and Accounts, and have obtained all the information and explanations we have required. In our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the Books of the Company. We have had produced to us the Securities representing the Investments appearing upon the Head Office Books; the Securities for the Investments appearing upon the books of the other branches are satisfactorily certified, and in our belief the Assets set forth in the Balance Sheet are in the aggregate fully of the value stated therein.

(Signed)

STEAD, TAYLOR & STEAD.

Liverpool, 17th April, 1923.

(Signed)

W. F. MOORE
REGINALD Q. WILSON } *Directors.*

UNION MARINE INSURANCE COMPANY (LIMITED)

Head Office, Liverpool, England.

Chief Agent and Attorney for Ontario—G. Temple McMurrich, Toronto.

The Company is registered under The Ontario Insurance Act for the term, expiring on the 30th April, 1924, to transact Ocean and Inland Marine Insurance.

Profit and Loss Account for year ending 31st December, 1922

Dr.

	£	s.	d.	£	s.	d.
To Balance Profit and Loss Account, as shown in the last General Balance Sheet				188,921	6	7
" Balance of Underwriting Account, 1921				347,106	18	4
" Interest on Investments and Loans, etc.	£58,635	9	8			
Less Income Tax	14,232	14	11			
				44,402	14	9
" Income Tax Refunded				40,202	14	0
" Transfer from Tax Reserves				20,000	0	0
				640,633	13	8

Cr.

	£	s.	d.	£	s.	d.
By Dividend authorized by General Meeting, paid April, 1922	£32,700	0	0			
" Interim Dividend paid October, 1922	19,620	0	0			
				52,320	0	0
" Losses, Averages, Returns, Re-Insurances and Charges, paid on account of 1921	£285,813	1	7			
" Transferred to Underwriting Suspense Account	60,000	0	0			
				345,813	1	7
" Bad Debts				1,425	3	9
" Transfer to Underwriting Suspense Account				50,000	0	0
" Balance				191,075	8	4
				640,633	13	8

Underwriting Account

Dr.

	£	s.	d.
To Net Premiums, after deducting Returns, Re-insurances, Foreign Office Expenses and Taxes, and Agents' Charges	551,132	13	2
	551,132	13	2

Cr.

	£	s.	d.
By Losses and Averages Paid	157,018	10	1
" General Expenses (including Directors' Remuneration and Auditors' Fees)	43,534	7	0
" Balance	350,579	16	1
	551,132	13	2

General Balance Sheet, 1922

Dr.

	£	s.	d.
To Capital—65,400 Shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up	163,500	0	0
" Reserve Fund	300,000	0	0
" Sundry Creditors	622,665	11	0
" Bills Payable	7	16	2
" Underwriting Suspense Account	163,923	2	5
" Underwriting Account, 1922	350,579	16	1
" Profit and Loss Account	191,075	8	4
	1,791,751	14	0

Cr.

	£	s.	d.
By Investments, Loans, Freehold and Leasehold Properties	1,108,103	6	11
" Sundry Debtors	529,194	13	4
" Interest to date not received	12,345	0	0
" Stamps in hand	673	17	7
" Cash and Bills at Bankers and in hand	141,434	16	2
	1,791,751	14	0

G. H. RYAN, Chairman.

J. H. BEAZLEY, } Directors.
G. BROCKLEHURST, }

In compliance with the provisions of the Companies (Consolidation) Act, 1908, we report to the Shareholders that we have examined the accounts of the Company, and have obtained all the information and explanations we have required. The above Balance Sheet is, in our opinion, properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for the Investments to the amount specified.

HARMOOD BANNER & SON,
Chartered Accountants.

Liverpool, 14th March, 1923.

UNITED STATES LLOYDS

Head Office, New York, N.Y.

Chief Agent and Attorney for Ontario—Arthur Tucker, Toronto.

The Corporation is registered under The Ontario Insurance Act, for the term expiring on the 30th April, 1924, to transact Inland and Ocean Marine Insurance.

Statement, December 31st, 1922

ASSETS

State, City, Railroad and Miscellaneous Bonds and Stocks	$2,868,047.00
Cash in Bank	781,426.07
Other Assets	172,351.00
	$3,821,824.07

LIABILITIES

Re-insurance Reserve	$ 887,365.27
Amount Reserved for Settlement of Losses	1,319,373.39
Taxes and other unpaid items	59,073.37
Capital Stock	800,000.00
Surplus	756,012.04
	$3,821,824.07

Abstract of returns for Year 1922 of Companies operating under the Insurance Act of Canada, and registered in Ontario

LIFE INSURANCE

Name of Company	Ontario Premiums	Losses Paid
Aetna Life Insurance Co.	$486,484 22	$254,499 71
Canada Life Assurance Co.	2,533,883 24	1,253,532 15
Capital Life Assurance Co.	139,683 71	11,500 00
Commercial Union Assurance Co.	2,358 88	3,767 06
Confederation Life Association	1,531,348 38	824,298 46
Continental Life Insurance Co.	322,220 52	77,267 51
Crown Life Insurance Co.	539,529 94	60,878 25
Dominion Life	1,032,323 78	236,956 20
T. Eaton Life Assurance Co.	113,128 80	35,750 00
Equitable Life Assurance Society of U. S.	338,220 19	161,736 31
Excelsior Life Insurance Co.	606,583 14	147,599 00
Great West Life Assurance Co.	2,187,748 51	418,882 79
Imperial Life Assurance Co.	1,977,180 29	379,270 70
Liverpool & London & Globe	759 32	2,451 10
London & Scottish Assurance Co.	216,584 17	106,664 88
London Life Insurance Co.	2,889,428 10	361,308 49
Manufacturers Life Insurance Co.	1,791,184 65	485,359 85
Metropolitan Life Insurance Co.	6,201,470 53	976,511 11
Monarch Life Assurance Co.	116,111 87	20,458 80
Mutual Life Assurance Co. of Canada	3,646,440 22	1,265,765 00
Mutual Life & Citizens	129,785 78	3,178 08
Mutual Life of New York	609,021 05	263,126 00
National Life Assurance Co. of Canada	285,302 87	171,365 00
New York Life	1,265,092 12	445,658 43
North American Life	1,139,613 35	470,418 00
North British and Mercantile Insurance Co. Ltd.	15,364 41	849 22
Northern Life	385,548 45	132,029 70
Prudential Insurance Co. of America	4,102,913 85	507,142 02
Royal Insurance Co.	140,739 16	84,315 00
La Sauvegarde Life Insurance Co.	46,070 90	1,000 00
Security Life	57,797 19	7,750 92
Sovereign Life	77,569 15	16,343 73
Standard Life	336,063 86	333,618 17
Star Assurance Society	3,882 70	....
State Life Insurance Co.	21,181 79	....
Sun Life Assurance Co.	3,806,915 53	1,086,344 00
Travellers Insurance Company	575,214 48	124,184 16
Travellers Life Assurance Co. of Canada	137,950 98	19,000 00
Union Mutual Life Insurance Co.	23,519 93	13,835 10
United States Life Insurance Co.	16,865 21	10,323 00
Western Life Assurance Co.	839 35	....
Totals	$39,864,693 08	$ 12,288,223 94

FIRE INSURANCE PREMIUMS, 1922.

Name of Company	Ontario Premiums	Losses Paid
Acadia Fire Insurance Co.	$93,320 79	$46,280 87
Aetna Insurance Co.	217,656 48	60,335 30
Agricultural Insurance Co.	54,528 89	15,388 46
Alliance Assurance Co.	138,165 99	135,981 49
Alliance Insurance Co. of Philadelphia	63,428 93	36,263 17
American Central Insurance Co.	37,368 16	10,705 61
American Equitable Insurance Co. of New York	49,818 36	28,403 51
American Insurance Co.	37,581 51	7,791 43
Atlas Assurance Co'y	360,607 16	294,514 29
Autocar Fire & Accident	49,044 51	8,138 87
Beaver Fire Insurance Co.	10,453 56	775 07
British America Assurance Co.	443,818 82	187,135 07
British Colonial Fire Insurance Co.	80,530 88	62,651 30
British Crown Assurance Corp.	219,615 81	88,425 23
British General Insurance Co.	53,685 29	13,239 82
British Northwestern Fire.	116,019 77	26,093 52
British Oak Insurance Co.	95,648 49	29,532 35
British Traders Insurance Co.	117,586 77	62,795 23

FIRE INSURANCE—(Continued).

Name of Company	Ontario Premiums	Losses Paid
Caledonian-American	$35,179 31	$8,053 37
Caledonian Insurance Co	253,179 95	193,227 30
California Insurance Co	53,339 61	19,330 72
Canada Accident & Fire	69,983 96	31,351 54
Canada National Fire Insurance Co	95,053 59	34,613 42
Canada Security Assurance Co	58,749 76	30,987 39
Canadian Fire	171,519 74	84,685 69
Canadian Lumbermen's Insurance Exchange	19,216 87	6,752 36
Car & General Insurance Corp'n	52,447 60	9,556 18
Century Insurance Co., Limited	222,811 97	72,985 86
Columbia Insurance Co	50,861 07	13,964 40
Commercial Union Assurance	441,660 71	356,304 51
Connecticut Fire	86,184 12	13,801 70
Continental Insurance Co	210,171 31	82,879 81
Cornhill Insurance Co., Limited	18,108 59	....
Dominion Fire Insurance Co	400,967 95	280,973 86
Dominion Gresham G. & Cas. Co	7,087 99	99 11
Dominion of Canada Guarantee & Accident Co	106,467 13	23,336 52
Eagle Star & British Dominions General Insurance Co.	214,073 49	96,014 67
Employers' Liability Assurance Corp'n., Limited	382,914 77	242,862 66
Ensign Insurance Co	21,375 96	3,481 62
Equitable Fire & Marine Insurance Co	42,988 88	7,388 54
Essex & Suffolk Equitable	67,690 59	23,212 07
Fidelity-Phenix Fire Insurance Co	205,600 96	75,043 22
Fire Insurance Co. of Canada	138,391 08	64,502 75
Fireman's Fund Insurance Co	$64,633 32	$32,118 67
Firemen's Insurance Co. of Newark, N.J	24,529 72	12,401 45
Franklin Fire Insurance Co	4,954 25	....
General Accident Assurance Co. of Canada	53,311 48	3,706 08
General Accident, Fire & Life	195,279 81	64,653 24
General Fire Insurance Co. (French)	54,468 57	14,641 11
Girard Fire & Marine Insurance Co	367 98	....
Glens Falls Insurance Co	109,890 30	34,469 77
Globe & Rutgers Fire Insurance Co	442,231 20	233,417 42
Globe Indemnity Co. of Canada	170,593 49	58,818 68
Great American Insurance Co	187,213 46	105,257 91
Guardian Assurance Co., Limited	562,895 14	426,940 37
Guardian Insurance Co. of Canada	65,349 55	16,171 84
Hardware Dealers' Mutual Fire Insurance Co	31,821 31	17,289 64
Hartford Fire Insurance Co	845,622 42	452,166 79
Home Insurance Co	413,275 24	237,320 68
Hudson Bay Insurance Co	92,440 94	51,620 14
Imperial Underwriters Corporation of Canada	174,975 98	95,634 82
Insurance Co. of North America	362,970 02	176,023 96
Insurance Co. of State of Penn	61,414 60	23,303 52
Law Union & Rock Insurance Co	130,367 47	38,131 00
Liverpool & London & Globe Insurance Co	609,985 52	241,959 34
Liverpool-Manitoba Assurance Co	191,914 30	54,993 90
London & Lancashire Insurance Co., Limited	719,866 09	331,180 00
London & Lancashire G. & A. Co. of Canada	815 28	....
London Assurance	224,061 88	89,870 14
London Guarantee & Accident	362,940 02	287,351 04
London Mutual Fire Insurance Co	421,586 16	419,067 06
Lumbermen's Underwriting Alliance	149,357 65	86,093 51
Lumber Underwriters	36,622 36	25,240 03
Manufacturing Lumbermen's Underwriters	103,422 00	64,255 30
Mercantile Fire Insurance Co	194,467 87	104,397 00
Merchants Fire Insurance Corp'n of New York	110,675 05	53,699 08
Merchants Marine Insurance Co	71,174 54	9,904 56
Millers National Insurance Co	49,662 03	20,673 73
Minnesota Implement Mutual Fire Insurance	31,821 31	17,289 64
Motor Union Insurance Co., Limited	105,918 18	24,496 07
Mount Royal Assurance Co	367,195 90	156,515 89
National Ben-Franklin	88,780 31	26,649 59
National Fire	146,310 90	48,929 52
National Provincial Insurance Co	34,852 19	12,119 52
National Union Fire Insurance Co	77,968 89	41,944 47
Nationale Fire Insurance Co. (French)	181,953 66	96,784 36

FIRE INSURANCE—(Continued)

Name of Company	Ontario Premiums	Losses Paid
Newark Fire Insurance Co	$50,945 82	$14,007 29
New Hampshire Fire	26,154 08	4,520 49
New Jersey Insurance Co	24,113 75	8,136 05
Niagara Fire Insurance Co	202,571 58	92,311 04
North British & Mercantile Insurance Co., Limited	500,554 89	280,469 08
North Empire Fire	131,887 08	140,029 96
Northern Assurance Co., Limited	492,355 61	498,387 30
Northwestern Mutual Fire Association	132,566 72	55,534 78
Northwestern National Insurance Co	112,146 66	57,889 09
North-West Fire Insurance Co	86,343 97	49,029 35
Norwich Union Fire Insurance Society, Limited	553,313 86	351,064 65 (net)
Occidental Fire Insurance Co	123,576 45	62,160 42
Ocean Accident & Guarantee Co	176,368 04	85,049 89
Pacific Coast Fire Insurance Co	149,009 23	48,818 89
Pacific Fire Insurance Co	79,145 50	32,211 48
Palatine Insurance Co., Limited	153,835 73	78,703 60
Patriotic Assurance Co., Limited	39,860 99	11,648 91
Phenix Fire Assurance Co. of Paris, France	67,405 71	22,503 56
Providence Washington	75,521 59	25,189 73
Provincial Insurance Co., Limited	100,236 46	54,633 40
Phoenix Assurance Co., Limited, London, Eng	437,536 54	203,613 82
Phoenix Insurance Co. of Hartford	183,447 31	54,051 12
Quebec Fire	108,419 93	19,468 00
Queen Insurance Co. of America	294,449 54	142,763 98
Queensland Insurance Co	97,986 32	45,711 14
Reliance Insurance Co. of Canada	8,170 06	56 71
Retail Hardware	31,821 31	17,289 64
Royal Exchange Assurance	239,806 34	51,208 09
Royal Insurance Co., Limited	890,741 55	339,393 49
Royal Scottish Insurance Co., Limited	81,631 62	42,441 97
St. Paul Fire & Marine	224,653 14	131,652 79
Scottish Canadian Assurance Corporation	45,621 51	18,982 39
Scottish Metropolitan	96,569 84	39,990 86
Scottish Union & National Insurance Co	144,372 71	56,824 22
Security Insurance Co. of New Haven, Conn	39,309 10	20,625 34
Springfield Fire & Marine	150,900 94	84,242 00
Sterling Fire Insurance Co	40,529 20	13,122 73
Stuyvesant Insurance Co	78,618 26	33,376 54
Sun Insurance Office	431,661 40	321,481 65
Tokio Marine & Fire Insurance Corp	42,744 46	11,051 42
Union Fire Insurance Co. of Paris, France	82,536 91	61,128 74
Union Assurance Society	324,880 21	170,756 13
Union Insurance Society of Canton	229,247 42	136,289 95
United British Insurance Co	43,249 35	4,630 22
Underwriters at American Lloyds	23,360 90	7,361 70
United States Fire Insurance Co	87,510 23	11,217 85
Westchester Fire Insurance Co	80,978 54	21,619 14
Western Assurance Co	537,604 11	298,707 84
Yangtsze Insurance Association	31,710 80	14,376 64
Yorkshire Insurance Co	195,129 87	247,727 41
Totals	$22,577,979 61	$11,790,823 18

FRATERNAL BENEFIT SOCIETIES

LIFE INSURANCE

	Ontario Premiums	Losses Paid
Alliance Nationale	$6,310 15	$1,200 00
Ancient Order of Foresters	97,541 79	13,849 66
Artisans, La Société des Canadiens Français	29,940 86	14,636 00
Catholic Mutual Benefit Ass'n of Canada	97,506 76	82,796 42
Catholic Order of Foresters	148,526 96	136,243 23
Commercial Travellers Ass'n of Canada	120,000 00	84,704 93
Commercial Travellers' Mutual Benefit Society of Toronto	52,154 18	20,420 00
Independent Order of Foresters	564,897 47	832,378 00
Jewish National Workers' Alliance of America	1,716 89	500 00
Maccabees, The	226,787 95	151,685 43
Orange Lodge, The Grand	113,073 49	28,828 27
Royal Arcanum Supreme Council	77,836 48	81,819 59
Royal Guardians	31,716 67	3,934 00
Western Mutual Life Ass'n	4,946 40	6,000 00
Women's Benefit Ass'n of the Maccabees	5,110 50	1,000 00
Woodmen of the World	117,205 54	94,122 39
Workmen's Circle	3,153 15	600 00
	$1,698,425 24	$1,470,012 99

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

	Name of Company	Automobile		Accident	
		Premiums	Losses	Premiums	Losses
		$ c.	$ c.	$ c.	$ c.
1	Ætna Insurance Co	5,943 94	1,928 13	Nil	Nil
2	Alliance Assurance Co	18,143 79	13,842 10	5,450 73	2,428 20
3	Alliance Ins. Co. of Philadelphia	5,829 32	2,567 17	Nil	Nil
4	American Central Insurance Co	Nil	Nil	Nil	Nil
5	American & Foreign Marine Ins. Co.	Nil	Nil	Nil	Nil
6	American Surety Co. of N.Y	Nil	Nil	Nil	Nil
7	Automobile Insurance Co	Nil	Nil	Nil	Nil
8	Boiler Inspection & Insurance Co	Nil	Nil	Nil	Nil
9	British American Assurance Co	165,655 83	42,964 45	Nil	Nil
10	British Crown Assurance Corp., Ltd.	125,049 15	41,513 83	Nil	Nil
11	British Traders Insurance Co	87,043 32	43,652 16	Nil	Nil
12	Canada Accident & Fire Assce. Co.	97,782 63	23,433 79	30,416 64	9,163 94
13	Canada Security Assurance Co	9,255 93	992 66	Nil	Nil
14	Canadian Fire Insurance Co	7,844 05	3,415 70	Nil	Nil
15	Canadian Surety Co	75,901 46	19,569 22	Nil	Nil
16	Car & General Ins. Corp., Ltd	18,849 41	9,918 29	904 13	317 86
17	Casualty Co. of Canada	33,459 08	9,815 93	Nil	Nil
18	Columbia Insurance Co	58,515 14	18,565 83	Nil	Nil
19	Continental Casualty Co	1,996 07	278 94	Nil	Nil
20	Continental Insurance Co	4,430 15	1,207 39	Nil	Nil
21	Dom. Gresham Guar. & Casualty Co.	30,923 97	15,001 20	12,981 20	8,007 71
22	Dom. of Can. Guar. & Accid. Ins. Co.	368,300 91	65,368 15	245,877 41	58,672 93
23	Dominion Fire Insurance Co	21,833 27	9,977 09	Nil	Nil
24	Eagle, Star & Br. Dominion Ins. Co., Ltd	65,437 15	9,768 37	Nil	Nil
25	Employers' Lia. Assce. Corp., Ltd.	256,900 77	54,057 87	117,794 40	61,864 23
26	Fidelity & Casualty Co. of N.Y	617 73	350 00	6,956 40	4,086 36
27	Federal Insurance Co	Nil	Nil	Nil	Nil
28	Fidelity Ins. Co. of Can	Nil	Nil	Nil	Nil
29	Fidelity-Phenix Fire Ins. Co	5,355 69	5,366 20	Nil	Nil
30	Firemen's Ins. Co. of Newark	Nil	Nil	Nil	Nil
31	General Accident Assurance Co. of Canada	Auto, Fire and Theft 54,555 80	37,555 85		
		176,438 08	50,960 62	46,649 39	19,748 99
32	General Animals Ins. Co. of Canada.	Nil	Nil	Nil	Nil
33	Glen Falls Insurance Co	33,765 04	8,049 00	Nil	Nil
34	Globe Indemnity Co. of Canada	210,152 86	91,044 06	81,652 26	23,354 53
35	Globe & Rutgers Fire Ins. Co	21,635 03	6,333 30	Nil	Nil
36	Great American Ins. Co., N.Y	5,163 87	2,002 90	Nil	Nil
37	The Guarantee Co. of North America	Nil	Nil	Nil	Nil
38	Guardian Ins. Co. of Canada	64,747 54	22,642 75	10,063 10	2,677 23
39	Guardian Assurance Co., Ltd., London, Eng	Nil	Nil	Nil	Nil
40	Hartford Fire Insurance Co	77,313 97	41,551 70	Nil	Nil
41	Hartford Live Stock Ins. Co	Nil	Nil	Nil	Nil
42	Hartford Steam Boiler Inspection & Insurance Co	Nil	Nil	Nil	Nil

Note.—Continuation of Companies see page 100.

DURING 1922 THE CLASSES OF BUSINESS SPECIFIED BELOW.

SICKNESS AND ACCIDENT AND SICKNESS		EMPLOYERS' LIABILITY AND OTHER LIABILITY		GUARANTEE		
Premiums	Losses	Premiums	Losses	Premiums	Losses	
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Nil	Nil	Nil	Nil	Nil	Nil	1
5,100 89	2,989 25	4,493 33	155 44	3,604 98	Nil	2
Nil	Nil	Nil	Nil	Nil	Nil	3
Nil	Nil	Nil	Nil	Nil	Nil	4
Nil	Nil	Nil	Nil	Nil	Nil	5
Nil	Nil	Nil	Nil	5,150 44	Nil	6
Nil	Nil	Nil	Nil	Nil	Nil	7
Nil	Nil	Nil	Nil	Nil	Nil	8
Nil	Nil	Nil	Nil	Nil	Nil	9
Nil	Nil	Nil	Nil	Nil	Nil	10
Nil	Nil	Nil	Nil	Nil	Nil	11
15,201 86	3,215 49	12,064 89	6,577 98	4,498 48	1,702 16	12
Nil	Nil	Nil	Nil	Nil	Nil	13
Nil	Nil	Nil	Nil	Nil	Nil	14
Nil	Nil	Nil	Nil	71,287 79	11,498 17	15
256 00	826 06	Nil	Nil	Nil	Nil	16
Nil	Nil	Nil	Nil	Nil	Nil	17
Nil	Nil	Nil	Nil	Nil	Nil	18
196,935 12	44,890 81	3,105 25	Nil	Nil	Nil	19
Nil	Nil	Nil	Nil	Nil	Nil	20
9,708 07	5,994 40	3,395 75	258 70	1,207 50	137 48	21
114,400 90	31,097 84	7,834 41	Nil	53,453 30	15,581 37	22
Nil	Nil	Nil	Nil	Nil	Nil	23
Nil	Nil	Nil	Nil	Nil	Nil	24
63,718 62	28,474 86	97,104 95	25,390 86	40,784 24	11,295 65	25
7,133 18	6,792 73	104 90	467 50	Nil	Nil	26
Nil	Nil	Nil	Nil	Nil	Nil	27
Nil	Nil	Nil	Nil	24,266 38	Nil	28
Nil	Nil	Nil	Nil	Nil	Nil	29
Nil	Nil	Nil	Nil	Nil	Nil	30
101,757 50	56,009 75	39,111 64	27,840 70	26,570 81	9,328 27	31
Nil	Nil	Nil	Nil	Nil	Nil	32
Nil	Nil	Nil	Nil	Nil	Nil	33
49,714 02	17,142 12	116,570 95	57,740 38	24,445 84	8,014 35	34
Nil	Nil	Nil	Nil	Nil	Nil	35
Nil	Nil	Nil	Nil	Nil	Nil	36
Nil	Nil	Nil	Nil	60,435 85	3,640 26	37
9,206 54	5,531 50	2,944 07	679 42	2,000 30	Nil	38
Nil	Nil	Nil	Nil	Nil	Nil	39
Nil	Nil	Nil	Nil	Nil	Nil	40
Nil	Nil	Nil	Nil	Nil	Nil	41
Nil	Nil	Nil	Nil	Nil	Nil	42

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

	Name of Company	Plate Glass		Theft, Burglary and Robbery	
		Premiums	Losses	Premiums	Losses
		$ c.	$ c.	$ c.	$ c.
1	Ætna Insurance Co.	Nil	Nil	Nil	Nil
2	Alliance Assurance Co.	2,533 10	1,355 94	3,545 89	165 11
3	Alliance Ins. Co. of Philadelphia	Nil	Nil	Nil	Nil
4	American Central Insurance Co.	Nil	Nil	Nil	Nil
5	American & Foreign Marine Ins. Co.	Nil	Nil	Nil	Nil
6	American Surety Co. of N.Y.	Nil	Nil	1,718 82	12,496 60
7	Automobile Insurance Co.	Nil	Nil	Nil	Nil
8	Boiler Inspection & Insurance Co.	Nil	Nil	Nil	Nil
9	British America Assurance Co.	Nil	Nil	Nil	Nil
10	British Crown Assurance Corp., Ltd.	Nil	Nil	Nil	Nil
11	British Traders Insurance Co.	Nil	Nil	Nil	Nil
12	Canada Accident & Fire Assnce. Co.	16,121 84	1,830 72	5,641 76	1,012 61
13	Canada Security Assurance Co.	Nil	Nil	Nil	Nil
14	Canadian Fire Insurance Co.	Nil	Nil	Nil	Nil
15	Canadian Surety Co.	4,190 51	1,216 09	21,900 35	28,271 87
16	Car & General Ins. Corp., Ltd.	Nil	Nil	Nil	Nil
17	Casualty Co. of Canada	17,474 22	9,325 39	4,815 76	Nil
18	Columbia Insurance Co.	Nil	Nil	Nil	Nil
19	Continental Casualty Co.	Nil	Nil	Nil	Nil
20	Continental Insurance Co.	Nil	Nil	Nil	Nil
21	Dom. Gresham Guar. & Casualty Co.	11,938 08	2,325 51	7,295 40	2,979 48
22	Dom. of Can. Guar. & Accid. Ins. Co.	30,472 72	3,922 97	33,411 70	2,272 41
23	Dominion Fire Insurance Co.	Nil	Nil	Nil	Nil
24	Eagle, Star & Br. Dominions Ins. Co., Ltd.	Nil	Nil	Nil	Nil
25	Employers' Lia. Assce. Corp., Ltd.	Nil	Nil	Riot 1,812 30 21,922 08	2,412 25
26	Fidelity & Casualty Co. of N.Y.	1,477 45	234 76	3,358 56	2,591 45
27	Federal Insurance Co.	Nil	Nil	Nil	Nil
28	Fidelity Insurance Co. of Canada	Nil	Nil	Nil	Nil
29	Fidelity-Phenix Fire Ins. Co.	Nil	Nil	Nil	Nil
30	Firemen's Ins. Co. of Newark	Nil	Nil	Nil	Nil
31	General Accident Assurance Co. of Canada	3,865 75	291 27	33,330 52	3,121 26
32	General Animals Ins. Co. of Canada	22,152 52	5,016 52	Nil	Nil
33	Glen Falls Insurance Co.	Nil	Nil	Nil	Nil
34	Globe Indemnity Co. of Canada	Nil	Nil	6,092 89	2,840 19
35	Globe & Rutgers Fire Ins. Co.	Nil	Nil	Nil	Nil
36	Great American Ins. Co., N.Y.	Nil	Nil	Nil	Nil
37	The Guarantee Co. of North America	Nil	Nil	Nil	Nil
38	Guardian Ins. Co. of Canada	7,430 29	1,186 14	6,669 49	595 97
39	Guardian Assurance Co., Ltd., London, Eng.	Nil	Nil	Nil	Nil
40	Hartford Fire Insurance Co.	Nil	Nil	Nil	Nil
41	Hartford Live Stock Ins. Co.	Nil	Nil	Nil	Nil
42	Hartford Steam Boiler Inspection & Insurance Co.	Nil	Nil	Nil	Nil

Note.—Continuation of Companies see page 102.

DURING 1922 THE CLASSES OF BUSINESS SPECIFIED BELOW.

Live Stock, Steam Boiler, Explosion, Hail or Tornado		Inland Transportation and Inland and Ocean Marine		Total Premiums	Total Losses	
Premiums	Losses	Premiums	Losses			
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
H. 63 03 Ex. 28 37	Nil Nil	99,995 78	18,145 70	106,031 12	20,073 83	1
Nil	Nil	Nil	Nil	42,872 71	20,936 04	2
Nil	Nil	Nil	Nil	5,829 32	2,567 17	3
H. 54 50 Ex. 31 25	H. 130 00 T. Nil	Nil	Nil	85 75	130 00	4
Nil	Nil	4,680 36	75 00	4,680 36	75 00	5
Nil	Nil	Nil	Nil	6,869 26	12,496 60	6
Nil	Nil	18,498 60	Nil	18,498 60	Nil	7
79,761 06	1,082 86	Nil	Nil	79,761 06	1,082 86	8
Nil	Nil	100,192 14	313,112 44	265,847 97	356,076 89	9
Nil	Nil	Nil	Nil	125,049 15	41,513 83	10
Nil	Nil	Nil	Nil	87,043 32	43,652 16	11
Nil	Nil	Nil	Nil	181,728 10	46,936 69	12
Nil	Nil	Nil	Nil	9,255 93	992 66	13
Nil	Nil	Nil	Nil	7,844 05	3,415 70	14
Nil	Nil	Nil	Nil	173,280 11	60,555 35	15
Nil	Nil	Nil	Nil	20,009 54	11,062 21	16
Nil	Nil	Nil	Nil	55,749 06	19,141 32	17
Nil	Nil	12,075 73	431 10	70,590 87	18,996 93	18
Nil	Nil	Nil	Nil	202,036 44	45,169 75	19
H. 1,072 21 Ex. 3,085 06	H. 1,275 46 Ex. Nil	Nil	Nil	8,587 42	2,482 85	20
Nil	Nil	2,763 22	1,084 56	80,213 19	35,789 04	21
Nil	Nil	Nil	Nil	853,751 35	176,915 67	22
Nil	Nil	Nil	Nil	21,833 27	9,977 09	23
Nil	Nil	20,092 35	Nil	85,529 50	9,768 37	24
B. 8,413 56	Nil	Nil	Nil	608,450 92	183,495 72	25
B. 12,226 37 F. Whl. 1,853 67	106 44 Nil	Nil	Nil	33,728 26	14,629 24	26
Nil	Nil	69 90	Nil	69 90	Nil	27
Nil	Nil	Nil	Nil	24,266 38	Nil	28
T. 1,702 83 Ex. 4,355 55	T. 2,705 96 Ex. Nil	Nil	Nil	11,414 07	8,072 16	29
H. 57 00	Nil	Nil	Nil	57 00	Nil	30
31,897 25	2,737 10	Nil	Nil	514,176 74	207,593 81	31
L. Stk. 12,500 65	5,215 11	Nil	Nil	34,653 17	10,231 63	32
Ex. 1,438 57 Tornado 775 57	Nil 438 49	4,654 28	8,933 58	40,633 46	17,421 07	33
	Forgery 2 50	Nil	Nil	488,628 82	200,138 13	34
12,710 83	Nil	903 12	518 45	35,248 98	6,851 75	35
H. 1,488 11 Ex. 130 63	213 56 Nil	Nil	Nil	6,782 61	2,216 46	36
Nil	Nil	Nil	Nil	60,435 85	3,640 26	37
Nil	Nil	Nil	Nil	103,061 33	33,313 01	38
Ex. 653 76	Nil	Nil	Nil	653 76	Nil	39
Rain 12,555 94 Torn. 45,386 54 Exp. 3,164 47	7,514 69 14,286 84 Nil	30,103 63	17,497 85	168,524 55	80,851 08	40
L. Stk. 30,811 95	10,825 00	Nil	Nil	30,811 95	10,825 00	41
Steam B. 600 00	Nil	Nil	Nil	600 00	Nil	42

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

(Continued from page 96)

	Name of Company	Automobile		Accident	
		Premiums	Losses	Premiums	Losses
		$ c.	$ c.	$ c.	$ c.
43	Hartford Accid. & Indemnity Co.	35,746 61	7,608 85	3,348 50	312 86
44	Home Insurance Co., New York	53,860 35	34,544 14	Nil	Nil
45	Imperial Guar. & Accid. Ins. Co.	40,937 29	27,991 89	62,472 51	26,477 38
46	Imperial Underwriters' Corp'n of Can.	7,717 65	4,245 48	665 03	84 04
47	Indemnity Mutual Marine Assurance Co., Ltd	Nil	Nil	Nil	Nil
48	Insurance Co. of North America	27,457 12	17,691 84	Nil	Nil
49	International Fidelity Co	Nil	Nil	Nil	Nil
50	Law Union & Rock Ins. Co., Ltd.	39,793 63	8,937 88	4,418 88	168 95
51	Liverpool-Manitoba Assnce. Co.	35,255 40	4,907 23	Nil	Nil
52	Lloyd's Plate Glass Insurance Co.	Nil	Nil	Nil	Nil
53	London Assurance Corp'n	Nil	Nil	Nil	Nil
54	London & Lancashire Ins. Co., Ltd.	31,724 00	13,820 21	Nil	Nil
55	London & Lancashire Guarantee & Accident Co	145,892 94	52,685 24	89,962 83	30,292 69
55½	London Guarantee & Accident Ins. Co.	169,164 52	36,930 00	Nil	Nil
56	London Mutual Fire Ins. Co.	87,221 86	77,250 91	Nil	Nil
56½	Loyal Protective Ins. Co.	Nil	Nil	Nil	Nil
57	Marine Insurance Co., Ltd	26,063 81	7,341 03	Nil	Nil
58	Maryland Casualty Co	17,965 13	3,541 53	12,769 05	2,206 36
59	Merchants' Casualty Co	168,894 14	39,394 55	Nil	Nil
60	Motor Union Insurance Co	48,761 89	26,867 82	Nil	Nil
61	Mount Royal Assurance Co	6,001 94	1,306 29	Nil	Nil
62	National Fire Insurance Co	Nil	Nil	Nil	Nil
63	National Provincial Insurance Co.	Nil	Nil	Nil	Nil
64	National Surety Co	Nil	Nil	Nil	Nil
65	National Union Fire	50 75	Nil	Nil	Nil
66	Newark Fire Insurance Co	1,993 25	1,297 75	Nil	Nil
67	New York Plate Glass Insurance Co.	Nil	Nil	Nil	Nil
68	Niagara Fire Insurance Co	1,640 50	18 30	Nil	Nil
69	North American Accident Ins. Co.	10,260 13	2,180 33	5,233 04	5,538 68
70	Northern Assurance Co	52,401 25	11,230 74	24,727 81	3,294 99
71	Northwestern National Ins. Co.	2,336 68	198 81	Nil	Nil
72	Norwich Union Fire Ins. Society	144,910 82	48,583 65	47,778 87	15,292 65
73	Occidental Fire Insurance Co.	30,603 94	5,050 90	Nil	Nil
74	Ocean Accid. & Guar. Corp'n	238,494 12	72,472 31	157,603 44	57,796 61
75	Palatine Insurance Co., Ltd	15,037 26	2,830 23	Nil	Nil
76	Preferred Accident Ins. Co. of N.Y.	26,455 81	6,653 54	9,498 17	3,602 75
77	The Protective Association of Can.	Nil	Nil	Nil	Nil
78	Providence Washington Ins. Co.	5,307 61	778 08	Nil	Nil
79	Provincial Insurance Co	156,758 84	22,907 08	Nil	Nil
80	Queen Insurance Co. of America	39,892 76	10,839 08	Nil	Nil
81	Railway Passengers Assnce. Co.	16,188 10	4,226 09	20,169 14	7,466 01
82	Ridgely Protective Association	Nil	Nil	Nil	Nil
83	Royal Exchange Assurance Corp'n.	30,948 92	14,365 04	3,401 35	708 97
84	Royal Indemnity Co	52,202 23	5,950 58	7,670 99	9,400 48
85	Scottish Metropolitan Ass. Co., Ltd.	35,649 05	17,919 32	22,670 97	5,264 54
86	Scottish Union & National Ins. Co.	4,613 74	2,495 89	Nil	Nil
87	Springfield Fire & Marine Ins. Co.	1,066 71	7 50	Nil	Nil
88	St. Paul Fire & Marine Ins. Co.	20,578 09	7,973 50	Nil	Nil
89	Sterling Fire Insurance Co	7,265 66	144 05	Nil	Nil
90	Sun Insurance Co	25,885 63	2,729 59	3,993 70	358 44

Note.—Continuation of Companies see page 104.

DURING 1922 THE CLASSES OF BUSINESS SPECIFIED BELOW.

Sickness and Accident and Sickness		Employers' Liability and Other Liability		Guarantee		
Premiums	Losses	Premiums	Losses	Premiums	Losses	
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,945 12	802 54	12,774 85	432 76	3,135 33	Nil	43
Nil	Nil	Nil	Nil	Nil	Nil	44
36,687 07	16,306 21	2,706 27	464 00	23,536 32	8,515 43	45
745 31	180 82	81 00	133 33	1,068 20	Nil	46
Nil	Nil	Nil	Nil	Nil	Nil	47
Nil	Nil	Nil	Nil	Nil	Nil	48
Nil	Nil	Nil	Nil	2,521 00	2,044 59	49
3,491 45	121 99	20,097 43	4,474 44	Nil	Nil	50
Nil	Nil	Nil	Nil	Nil	Nil	51
Nil	Nil	Nil	Nil	Nil	Nil	52
Nil	Nil	Nil	Nil	Nil	Nil	53
Nil	Nil	Nil	Nil	Nil	Nil	54
74,147 37	36,901 77	19,611 96	3,888 08	52,224 55	17,715 10	55
109,185 61	60,209 81	35,348 56	9,729 82	81,776 23	16,083 31	55½
Nil	Nil	Nil	Nil	Nil	Nil	56
118,101 45	75,751 14	Nil	Nil	Nil	Nil	56½
Nil	Nil	Nil	Nil	Nil	Nil	57
15,254 06	8,271 15	5,177 70	143 33	16,868 75	272 31	58
129,400 69	66,446 41	Nil	Nil	Nil	Nil	59
Nil	Nil	3,566 89	10.74	Nil	Nil	60
Nil	Nil	Nil	Nil	Nil	Nil	61
Nil	Nil	Nil	Nil	Nil	Nil	62
Nil	Nil	Nil	Nil	Nil	Nil	63
Nil	Nil	Nil	Nil	80,713 37	25,282 58	64
Nil	Nil	Nil	Nil	Nil	Nil	65
Nil	Nil	Nil	Nil	Nil	Nil	66
Nil	Nil	Nil	Nil	Nil	Nil	67
Nil	Nil	Nil	Nil	Nil	Nil	68
2,396 87	448 68	4,019 89	383 50	Nil	Nil	69
22,909 62	9,304 19	11,264 47	448 42	944 90	Nil	70
Nil	Nil	Nil	Nil	Nil	Nil	71
50,223 51	24,687 16	18,412 53	4,205 24	Nil	Nil	72
Nil	Nil	Nil	Nil	Nil	Nil	73
60,399 79	23,530 51	19,461 83	3,154 78	11,020 45	11,818 81	74
Nil	Nil	Nil	Nil	Nil	Nil	75
4,973 98	4,025 20	Nil	Nil	Nil	Nil	76
158,027 68	83,155 36	Nil	Nil	Nil	Nil	77
Nil	Nil	Nil	Nil	Nil	Nil	78
Nil	Nil	Nil	Nil	Nil	Nil	79
Nil	Nil	Nil	Nil	Nil	Nil	80
10,048 50	4,284 60	2,665 57	1,058 30	2,976 81	1,350 84	81
56,336 00	29,338 49	Nil	Nil	Nil	Nil	82
1,772 00	1,244 26	765 27	10 00	Nil	Nil	83
5,991 18	3,941 34	4,590 04	Nil	21,088 84	4,784 06	84
20,334 52	9,434 00	1,945 30	Nil	1,472 02	Nil	85
Nil	Nil	Nil	Nil	Nil	Nil	86
Nil	Nil	Nil	Nil	Nil	Nil	87
Nil	Nil	Nil	Nil	Nil	Nil	88
Nil	Nil	Nil	Nil	Nil	Nil	89
2,211 82	371 99	1,735 72	1,736 92	5,480 72	7 48	90

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

(Continued from page 98.)

	Name of Company	Plate Glass		Theft, Burglary and Robbery	
		Premiums	Losses	Premiums	Losses
		$ c.	$ c.	$ c.	$ c.
43	Hartford Accid. & Indemnity Co....	2,039 07	280 47	26,923 44	1,009 89
44	Home Insurance Co., New York.....	Nil	Nil	Nil	Nil
45	Imperial Guar. & Accid. Ins. Co....	1,387 36	614 90	Nil	Nil
46	Imperial Underwriters Corp'n of Can.	Nil	Nil	Nil	Nil
47	Indemnity Mutual Marine Assurance Co., Ltd......................	Nil	Nil	Nil	Nil
48	Insurance Co. of North America.....	Nil	Nil	Nil	Nil
49	International Fidelity Co...........	Nil	Nil	Nil	Nil
50	Law Union & Rock Ins. Co., Ltd....	1,452 19	66 38	677 92	117 50
51	Liverpool-Manitoba Assnce. Co.....	Nil	Nil	Nil	Nil
52	Lloyd's Plate Glass Insurance Co....	44,860 58	9,802 98	Nil	Nil
53	London Assurance Corp'n..........	Nil	Nil	Nil	Nil
54	London & Lancashire Ins. Co., Ltd..	Nil	Nil	Nil	Nil
55	London & Lancashire Guarantee & Accident Co.................	17,679 71	3,489 88	2,828 25	511 20
55½	London Guarantee & Accident Ins. Co.	Nil	Nil	Nil	Nil
56	London Mutual Fire Ins. Co........	Nil	Nil	Nil	Nil
56½	Loyal Protective Ins. Co...........	Nil	Nil	Nil	Nil
57	Marine Insurance Co., Ltd.........	Nil	Nil	Nil	Nil
58	Maryland Casualty Co.............	7,459 76	1,142 89	26,443 05	2,989 21
59	Merchants' Casualty Co............	Nil	Nil	Nil	Nil
60	Motor Union Insurance Co.........	Nil	Nil	Nil	Nil
61	Mount Royal Assurance Co.........	3,101 44	555 74	Nil	Nil
62	National Fire Insurance Co.........	Nil	Nil	Nil	Nil
63	National Provincial Insurance Co....	6,230 45	1,712 81	Nil	Nil
64	National Surety Co................	Nil	Nil	23,254 71	8,011 29
65	National Union Fire...............	Nil	Nil	Nil	Nil
66	Newark Fire Insurance Co..........	Nil	Nil	Nil	Nil
67	New York Plate Glass Insurance Co.	11,820 45	3,928 95	Nil	Nil
68	Niagara Fire Insurance Co.........	Nil	Nil	Nil	Nil
69	North American Accident Ins. Co...	12,598 64	3,724 22	300 83	Nil
70	Northern Assurance Co............	24,637 19	5,212 94	2,472 49	Nil
71	Northwestern National Ins. Co......	Nil	Nil	Nil	Nil
72	Norwich Union Fire Ins. Society....	18,726 90	3,400 10	Nil	Nil
73	Occidental Fire Insurance Co.......	Nil	Nil	Nil	Nil
74	Ocean Accid. & Guar. Corp'n.......	88,869 24	22,948 09	8,564 43	353 72
75	Palatine Insurance Co., Ltd........	Nil	Nil	Nil	Nil
76	Preferred Accident Ins. Co. of N.Y..	Nil	Nil	Nil	Nil
77	The Protective Association of Can...	Nil	Nil	Nil	Nil
78	Providence Washington Ins. Co.....	Nil	Nil	Nil	Nil
79	Provincial Insurance Co............	Nil	Nil	Nil	Nil
80	Queen Insurance Co. of America....	Nil	Nil	Nil	Nil
81	Railway Passengers' Assnce. Co.....	3,430 90	1,020 43	752 00	Nil
82	Ridgely Protective Association......	Nil	Nil	Nil	Nil
83	Royal Exchange Assurance Corp'n...	Nil	Nil	Nil	Nil
84	Royal Indemnity Co...............	Nil	Nil	36,643 20	3,653 57
85	Scottish Metropolitan Assce. Co., Ltd.	Nil	Nil	Nil	Nil
86	Scottish Union & National Ins. Co..	Nil	Nil	Nil	Nil
87	Springfield Fire & Marine Ins. Co...	Nil	Nil	Nil	Nil
88	St. Paul Fire & Marine Ins. Co......	Nil	Nil	Nil	Nil
89	Sterling Fire Insurance Co..........	Nil	Nil	Nil	Nil
90	Sun Insurance Co.................	Nil	Nil	Nil	Nil

Note.—Continuation of Companies see page 104.

DURING 1922 THE CLASSES OF BUSINESS SPECIFIED BELOW.

Live Stock, Steam Boiler, Explosion, Hail or Tornado,		Inland Transportation and Inland and Ocean Marine		Total Premiums	Total Losses	
Premiums	Losses	Premiums	Losses			
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Nil	Nil	Nil	Nil	85,912 92	10,447 37	43
Rain 2,389 12	2,037 19					
Torn. 60,192 15	20,711 82					
Ex. 31 34	Nil	1,207 19	Nil	117,680 15	57,293 15	44
Nil	Nil	Nil	Nil	167,726 82	80,369 81	45
Nil	Nil	Nil	Nil	10,277 19	4,643 67	46
Nil	Nil	1,507 64	15,059 81	1,507 64	15,059 81	47
Nil	Nil	20,870 20	3,005 15	48,327 32	20,696 99	48
Nil	Nil	Nil	Nil	2,521 00	2,044 59	49
Nil	Nil	Nil	Nil	69,931 50	13,887 14	50
Ex. 2,703 00	Nil	Nil	Nil	37,958 40	4,907 23	51
Nil	Nil	Nil	Nil	44,860 58	9,802 98	52
Nil	Nil	18,530 98	508 40	18,530 98	508 40	53
Ex. 304 16	Nil	Nil	Nil	32,028 16	13,820 21	54
Nil	Nil	Nil	Nil	402,347 61	145,483 96	55
Nil	Nil	Nil	Nil	395,474 92	122,952 94	55½
Nil	Nil	Nil	Nil	87,221 86	77,250 91	56
Nil	Nil	Nil	Nil	118,101 45	75,751 14	56½
Nil	Nil	772 17	50 00	26,835 98	7,391 03	57
Sprink. 2,788 11	5,460 43					
S. Boil. 21,414 12	Nil	Nil	Nil	126,139 73	24,027 21	58
Nil	Nil	Nil	Nil	298,294 83	105,840 96	59
Nil	Nil	Nil	Nil	52,328 78	26,878 56	60
Nil	Nil	Nil	Nil	9,103 38	1,862 03	61
Ex. 194 89	Nil	Nil	Nil	194 89	Nil	62
Nil	Nil	Nil	Nil	6,230 45	1,712 81	63
Forgery 6,950 86	Forg. 2,060 93					
Credit 7,138 96	Nil	Nil	Nil	118,057 90	35,354 80	64
Tornado 4,031 63	2,764 94	Nil	Nil	4,082 38	2,764 94	65
Nil	Nil	Nil	Nil	1,993 25	1,297 75	66
Nil	Nil	Nil	Nil	11,820 45	3,928 95	67
Tornado 286 30	7 00					
Ex. 104 98	Nil	Nil	Nil	2,031 78	25 30	68
Nil	Nil	Nil	Nil	34,809 40	12,275 41	69
Nil	Nil	Nil	Nil	139,357 73	29,491 28	70
Nil	Nil	Nil	Nil	2,336 68	198 81	71
Nil	Nil	Nil	Nil	280,052 63	96,168 80	72
Nil	Nil	Nil	Nil	30,603 94	5,050 90	73
Nil	Nil	Nil	Nil	584,413 30	192,074 83	74
Nil	Nil	Nil	Nil	15,037 26	2,830 23	75
Nil	Nil	Nil	Nil	40,927 96	14,281 49	76
Nil	Nil	Nil	Nil	158,027 68	83,155 36	77
Nil	Nil	32,708 29	10,095 76	38,015 90	10,873 84	78
Nil	Nil	Nil	Nil	156,758 84	22,907 08	79
Nil	Nil	Nil	Nil	39,892 76	10,839 08	80
Nil	Nil	Nil	Nil	56,231 02	19,406 27	81
Nil	Nil	Nil	Nil	56,336 00	29,338 49	82
Nil	Nil	Nil	Nil	36,887 54	16,328 27	83
E. Mch 71,732 75	11,892 74					
S. Boil. 2,258 25	3,548 08	Nil	Nil	202,177 48	43,170 85	84
147 90	Nil	Nil	Nil	82,219 76	32,617 86	85
Hail 135 13	Nil					
Ex. 1,250 80	Nil	Nil	Nil	5,999 67	2,495 89	86
Hail 978 85	Nil	Nil	Nil	2,045 56	7 50	87
Hail 5,673 21	1,476 82	75,633 53	10,707 57	101,884 83	20,157 89	88
Nil	Nil	Nil	Nil	7,265 66	144 05	89
Nil	Nil	Nil	Nil	39,307 59	5,204 42	90

ABSTRACT OF RETURNS OF COMPANIES TRANSACTING IN ONTARIO

(Continued from page 100)

	Name of Company	Automobile		Accident	
		Premiums	Losses	Premiums	Losses
		$ c.	$ c.	$ c.	$ c.
91	Thames & Mersey Marine Ins. Co...	Nil	Nil	Nil	Nil
92	Tokio Marine & Fire Insurance Co..	Nil	Nil	Nil	Nil
93	Travelers Indemnity Co. of Hartford.	100,212 19	28,737 96	10,911 41	25,079 48
94	Travelers Ins. Co. of Hartford......	Nil	Nil	103,117 27	43,500 32
95	Union Assurance Society, Ltd.......	24,716 64	6,735 89	Nil	Nil
96	Union Marine Ins. Co. of Liverpool..	Nil	Nil	Nil	Nil
97	Union Insurance Society of Canton..	66,898 91	17,274 95	Nil	Nil
98	United States Fidelity & Guarantee..	29,410 19	11,810 37	23,022 84	5,247 38
99	United States Lloyd's Inc..........	Nil	Nil	Nil	Nil
100	United States Fire Ins. Co..........	Nil	Nil	Nil	Nil
101	Western Assurance Co.............	100,583 10	20,970 39	Nil	Nil
102	Yorkshire Insurance Co............	59,413 48	9,533 37	14,365 22	4,800 38
	Total.........................	4,353,075 59	1,354,674 83	1,186,546 68	437,215 94

(Continued from page 102)

	Name of Company	Plate Glass		Theft, Burglary and Robbery	
		Premiums	Losses	Premiums	Losses
		$ c.	$ c.	$ c.	$ c.
91	Thames & Mersey Marine Ins. Co...	Nil	Nil	Nil	Nil
92	Tokio Marine & Fire Insurance Co..	Nil	Nil	Nil	Nil
93	Travelers Indemnity Co. of Hartford.	9,578 67	1,546 97	77,815 45	5,284 99
94	Travelers Ins. Co. of Hartford......	Nil	Nil	Nil	Nil
95	Union Assurance Society, Ltd.......	Nil	Nil	Nil	Nil
96	Union Marine Ins. Co. of Liverpool..	Nil	Nil	Nil	Nil
97	Union Insurance Society of Canton..	Nil	Nil	Nil	Nil
98	United States Fidelity & Guarantee..	7,512 59	1,831 20	92,853 02	24,861 59
99	United States Lloyd's Inc..........	Nil	Nil	Nil	Nil
100	United States Fire Ins. Co..........	Nil	Nil	Nil	Nil
101	Western Assurance Co.............	Nil	Nil	Nil	Nil
102	Yorkshire Insurance Co............	5,321 48	637 11	Nil	Nil
	Totals......................	384,363 10	88,621 37	451,044 31	105,552 16

DURING 1922 THE CLASSES OF BUSINESS SPECIFIED BELOW.

Sickness, and Accident and Sickness		Employers' Liability and Other Liability		Guarantee		
Premiums	Losses	Premiums	Losses	Premiums	Losses	
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Nil	Nil	Nil	Nil	Nil	Nil	91
Nil	Nil	Nil	Nil	Nil	Nil	92
39,662 39	26,145 00	Nil	Nil	Nil	Nil	93
Nil	Nil	15,222 11	5,398 05	Nil	Nil	94
Nil	Nil	Nil	Nil	Nil	Nil	95
Nil	Nil	Nil	Nil	Nil	Nil	96
15,509 98	1,652 77	32,112 43	1,765 81	Nil	Nil	97
21,908 22	11,343 08	39,113 97	6,189 35	227,143 66	25,435 98	98
Nil	Nil	Nil	Nil	Nil	Nil	99
Nil	Nil	Nil	Nil	Nil	Nil	100
Nil	Nil	Nil	Nil	Nil	Nil	101
18,288 55	10,281 07	1,701 78	18 50	Nil	Nil	102
1,553,086 14	711,144 35	539,105 71	162,765 35	849,677 06	174,508 20	

Live Stock, Steam Boiler, Explosion, Hail or Tornado, Etc.		Inland Transportation and Inland and Ocean Marine		Total Premiums	Total Losses	
Premiums	Losses	Premiums	Losses			
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Nil	Nil	11,378 44	1,455 41	11,378 44	1,455 41	91
Nil	Nil	11,394 52	2,880 11	11,394 52	2,880 11	92
S. Boil. 38,666 51 E. Mach17,735 15	126 37 2,985 01	Nil	Nil	294,581 77	89,905 78	93
Nil	Nil	Nil	Nil	118,339 38	48,898 37	94
Nil	Nil	Nil	Nil	24,716 64	6,735 89	95
Nil	Nil	513 16	520 96	513 16	520 96	96
Nil	Nil	23,781 93	10,812 86	138,303 25	31,506 39	97
Nil	Nil	Nil	Nil	440,965 19	86,718 95	98
Nil	Nil	21,118 42	Nil	21,118 42	Nil	99
Ex. 1,359 59	Nil	Nil	Nil	1,359 59	Nil	100
Ex. 3,743 86	Nil	194,316 51	55,894 05	298,643 47	76,864 44	101
L. Stk. 9,271 72	3,493 11	267 66	Nil	108,629 89	28,763 54	102
528,302 07	103,098 45	708,029 75	470,788 76	10,553,230 41	3,608,360 41	

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

Life Insurance Companies

Year ending 31st December, 1922

COMMONWEALTH LIFE AND ACCIDENT INSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Organized in June, 1922. Commenced business June, 1922.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS

W. H. Wardrope K.C.	Hamilton
Geo. C. Coppley	Hamilton
Capt. Geo. J. Guy	Hamilton
William Hunter	Hamilton
J. P. Whelan	Hamilton
Walder Parke	Hamilton
Hon. F. C Biggs	Dundas
Charles J. Parker	Brantford
Thomas W. McFarland	London, Ont.
A. C. Garden	Hamilton
John Hallam	Toronto
Col. F. C. McCordick	St. Catharines
Dr. D. J. Sinclair, M.P.	Woodstock
Dr. J. W. Rutherford	Chatham

OFFICERS

W. H. Wardrope, K.C., President	Hamilton
Geo. C. Coppley, Vice-President	Hamilton
Capt. Geo. J. Guy, Vice-President	Hamilton
William Hunter, Vice-President and Managing Director	Hamilton
W. R. Hitchins, F.A.S., Secretary and Actuary	Hamilton

AUDITORS

Riddell, Stead, Graham and Hutchison	Hamilton

Authorized Capital Stock	$ 2,000,000 00
Subscribed Capital Stock	553,300 00
Paid up Capital	55,330 00
Securities deposited at Provincial Treasury pursuant to the Ontario Insurance Act	25,000 00

Statement for the Term Ending 31st December, 1922

Assets

Province of Ontario and Municipal Debentures (including Government Deposit)		$ 63,525 19
Cash in Bank of Hamilton, Hamilton	$ 9,777 62	
Cash in Bank of Hamilton, Toronto	100 00	
		9,877 62
Interest due and accrued		753 57
Premiums outstanding in course of collection		1,349 78
Premiums deferred		2,078 83
Outstanding balance of Premium on Stock		7,029 00
All other		2,141 74
Office furniture, etc., (not extended) $5,904.90.		
		$ 86,755 73

Liabilities

Re-insurance reserve (OM (5) 3 and 3½%) with Statutory allowance	$	8,270 00
Amount due on Commission and Sundry Accounts		383 18
Reserve for Commission on Stock sold		4,064 00
Premiums paid in advance		1,842 81
All other		436 25
Total liabilities	$	14,996 24
Capital Stock paid up	$	55,330 00

Receipts

Received from gross premiums	$	30,478 78
Received on capital stock		55,330 00
Received from premium on capital stock		58,796 00
Cash received from interest and dividends		534 91
Total receipts	$	145,139 69

Expenditure

Expenses of Management:		
Cash paid for Agents' Commissions	$	24,869 57
“ law costs		552 82
“ medical examiners' fees		1,824 00
“ interest		61 02
“ License fee		150 00
“ rent		1,746 25
“ salaries directors' and auditors' fees		6,118 95
“ printing stationery and advertising		3,673 55
“ postage, telegrams and express		746 69
“ all other		1,104 89
Total expenses of management	$	40,847 74
Miscellaneous expenditure:		
Cash paid for reinsurance		2,004 66
“ organization expenses		8,423 13
“ commission on stock		16,161 50
“ office furniture		4,299 85
“ investments (not extended) $63,799.72.		
Total expenditure	$	71,736 88

MISCELLANEOUS

————	Number	Amount	Number	Amount
				$ c.
Contracts taken during 1922			655	1,637,374 00
Deductions:				
Contracts not taken	44	$170,964 00		
Contracts lapsed	3	40,000 00		
Total deductions	47	$210,964 00	47	210,964 00
Number and amount of contracts on foot at 31st December, 1922			608	1,426,410 00
Reinsured			....	273,000 00
Net number and amount of contracts on foot at 31st, December 1922			....	1,153,410 00

LIST OF SHAREHOLDERS

Name	Address	No. of shares	Amount subscribed	Amount paid up
			$ c.	$ c.
Allan, Adam M	Middleport	5	500 00	50 00
Allan, Robert H	Middleport	5	500 00	50 00
Anderson, R. L	Hamilton, 32 Balsam Ave	10	1,000 00	100 00
Anthony, H. M	Galt, Box 196	25	2,500 00	250 00
Arrell, Harrison	Caledonia	10	1,000 00	100 00
Arrell, Dr. W	Hamilton, 317 Main St. E	50	5,000 00	500 00
Battersby, Mrs. Beatrice	" 31 Fullerton Ave	10	1,000 00	100 00
Beaven, Dr. J. R	Galt, 68 Water St. S	15	1,500 00	150 00
Bell, Mrs. J. P	Hamilton, 178 Chedoke Ave	15	1,500 00	150 00
Berry, Dr. W. E	West Hamilton	50	5,000 00	500 00
Best, W. A	Milton	10	1,000 00	100 00
Biggs, Hon. F. C	West Flamboro	150	15,000 00	1,500 00
Black, W. A	St. Catharines, 23 James St	25	2,500 00	250 00
Blackhall, E. A	Toronto, 157 Richmond St. W	20	2,000 00	200 00
Breay, Harry	Hamilton, John St. N	20	2,000 00	200 00
Brodie, G. M	Woodstock	10	1,000 00	100 00
Burnand, L	Hamilton, 432 McNab St. N	20	2,000 00	200 00
Campbell, Dr. Byron A	Toronto, 50 Lauder Ave	20	2,000 00	200 00
Chatley, John	Hamilton, 52 Crooks St	50	5,000 00	500 00
Clark, Norman,	" 7 Main St. W	25	2,500 00	250 00
Clark, W. J	" 316 York St	50	5,000 00	500 00
Clemens, Rothsay E	" 25 Hughson S	10	1,000 00	100 00
Clifford, Miss E. S	Ancaster	10	1,000 00	100 00
Clifford, Miss F. V	Ancaster	10	1,000 00	100 00
Cloke, Fred	Hamilton, King St. W	50	5,000 00	500 00
Cockshutt, E. L	Brantford	10	1,000 00	100 00
Coleman, A. B	Burlington	50	5,000 00	500 00
Collier, J. T	Hamilton, 413 Barton E	5	500 00	50 00
Cooke, John McL	Orillia, Box 734	5	500 00	50 00
Coppley, Geo. C	Hamilton, 17 Queen S	100	10,000 00	1,000 00
Dayman, Edwin	Lynden	50	5,000 00	500 00
Deadman, Dr. Wm. J	Hamilton, City General Hospital	20	2,000 00	200 00
Dean, Mrs. Agnes	" 244 Holton Ave. S	25	2,500 00	250 00
Dearing, Mark	" 14 Carrick Ave	5	500 00	50 00
Dodson, Mrs. M	" 148 Emerald St. S	50	5,000 00	500 00
Dopking, I. F. & Mrs. L. M.	Waterdown	10	1,000 00	100 00
Douglas, James	Caledonia	10	1,000 00	100 00
Douglas, John	Caledonia	10	1,000 00	100 00
Dunlop, James	Hamilton	50	5,000 00	500 00

List of Shareholders—*Continued.*

Name	Address	No. of shares	Amount subscribed $ c.	Amount paid up $ c.
Dusty, Geo. S.	Hagersville	10	1,000 00	100 00
Ecclestone, Dr. W. M.	Toronto, 284 St. Clair Ave. W	30	3,000 00	300 00
Ellis, Geo. H	St. Catharines, 136 Church St.	10	1,000 00	100 00
Ellis, W.	Hamilton, 76 Myrtle Ave	20	2,000 00	200 00
Euler, W. D	Kitchener	10	1,000 00	100 00
Foster, Stanley	Hamilton, c-o Foster Pottery Co.	15	1,500 00	150 00
French, B. E.	Caledonia	10	1,000 00	100 00
Garden, A. C.	Hamilton, National Drug	100	10,000 00	1,000 00
Gauld, Judge John G.	" Court House	50	5,000 00	500 00
Gay, Mrs. Emily M.	" 88 Charlton Ave. W.	10	1,000 00	100 00
Gibb, O. W.	" 549 John St. N.	50	5,000 00	500 00
Gibb, Mrs. Sarah	" 162 King William	50	5,000 00	500 00
Gibson, Mrs. Annie	Caledonia	10	1,000 00	100 00
Gibson, E. Z.	Caledonia	10	1,000 00	100 00
Gibson, Dr. J. L.	Lynden	20	2,000 00	200 00
Gibson, William S.	Caledonia, R.R. No. 3	10	1,000 00	100 00
Gillies, J. W.	Hamilton, 40 James St. S.	50	5,000 00	500 00
Gillies, S. R.	" 52 East Ave. S.	50	5,000 00	500 00
Guy, Geo. J.	" 40 James S.	150	15,000 00	1,500 00
Hager, Howard	Hagersville	50	5,000 00	500 00
Hallam, John	Toronto, 29 Maple Ave.	50	5,000 00	500 00
Ham, Joseph H.	Brantford, Box 140	50	5,000 00	500 00
Hamilton, Rev. J. B.	Dundas, Box 234	20	2,000 00	200 00
Heming, Mrs. Maud S. D.	Ancaster	10	1,000 00	100 00
Hitchins, W. R.	Hamilton, 156 Flatt Ave.	10	1,000 00	100 00
Hope, Mrs. Geo.	Hamilton, 43 Duke St.	100	10,000 00	1,000 00
Holtby, Edmond	Burlington	20	2,000 00	200 00
Holton, M. B.	Hamilton, 262 James S.	150	15,000 00	1,500 00
Hunter, Mrs. Wm.	" 90 Blake St.	25	2,500 00	250 00
Hunter, Wm.	" 90 Blake St.	170	17,000 00	1,700 00
Hyslop, A. J.	" 47 Hughson N.	5	500 00	50 00
Innes, Charles E.	Simcoe	25	2,500 00	250 00
Jenkins, A. K. M.	Hamilton, 96 Somerset St.	10	1,000 00	100 00
Jones, A. E.	Caledonia	25	2,500 00	250 00
Kelly, Dr. Ernest	Hamilton, 25 Sun Life Bldg.	150	15,000 00	1,500 00
Kennedy, R. J.	Brantford, Arcade Ltd.	10	1,000 00	100 00
Kern, H. R.	Caledonia, R.R. No. 3	10	1,000 00	100 00
Krupp, Dr. Weston	Woodstock, 395½ Dundas St.	25	2,500 00	250 00
Lee, Edward	Woodstock	10	1,000 00	100 00
Lees, Geo.	Hamilton, 231 Main St. West	15	1,500 00	150 00
Lewis, Dr. W. A.	Barrie	10	1,000 00	100 00
Lewis, Dr. W. O.	Hamilton, 172 Main St.	30	3,000 00	300 00
Linfoot, J. M.	" 16 Strathcona S.	5	500 00	50 00
Lumsden, Arthur D.	" 84 McNab St. N.	10	1,000 00	100 00
Lumsden, C. H.	" 31 Mapleside Ave.	10	1,000 00	100 00
Lumsden, H. L.	" 31 Mapleside Ave.	20	2,000 00	200 00
Malyon, Dr. R. H.	Sundridge	5	500 00	50 00
Matheson, Miss Winnifred	Brantford, 100 Wellington St.	10	1,000 00	100 00
Maw, Dr. Herbert	Caledonia	5	500 00	50 00
Miles, Ernest	Toronto, 81 Victoria St.	50	5,000 00	500 00
Millman, T. S.	Woodstock	10	1,000 00	100 00
Mitchell, J. W. G.	Hamilton, 66 Emerald S.	10	1,000 00	100 00
Montague, Wm. F.	Hamilton, Drawer No. 349	15	1,500 00	150 00
Monteith, J. D.	Stratford	25	2,500 00	250 00
Morrison, Dr. D. A.	Brantford, 146 Dalhousie	25	2,500 00	250 00
Moxley, O. H.	Dorchester	10	1,000 00	100 00
Mulligan, W. F.	Caledonia, R. R. No. 2	5	500 00	50 00
McCordick, Col. F. C.	St. Catharines	100	10,000 00	1,000 00
McFarland, Thos. W.	London, c-o D. S. Perrin & Co.	150	15,000 00	1,500 00
McGregor, James	Caledonia	15	1,500 00	150 00
McGregor, Mrs. Jas.	Caledonia	5	500 00	50 00
McKenzie, A. M.	Hamilton, 45 Ferguson Ave.	5	500 00	50 00
McKinnon, Dr. J. P.	Guelph, 109 Norfolk St.	10	1,000 00	100 00
McLardy, A. D.	Windsor, 525 Campbell Ave.	10	1,000 00	100 00

List of Shareholders—*Continued.*

Name	Address	No. of shares	Amount subscribed	Amount paid up
			$ c.	$ c.
McLelland, R. B.	Hamilton, 325 John S.	100	10,000 00	1,000 00
McLelland, Wm.	Hamilton, 66 King St. E.	100	10,000 00	1,000 00
Nicholson, Mrs. W. F.	Hamilton, 69 Sherman Ave. S.	10	1,000 00	100 00
Nicholson, Dr. W. F.	Hamilton, 69 Sherman Ave. S.	10	1,000 00	100 00
Nixon, Hon. H. C.	St. George	50	5,000 00	500 00
O'Connor, John	Toronto, c-o Murray-Kay Co.	10	1,000 00	100 00
Pain, Dr. Albert	Hamilton, 910 King St. E.	75	7,500 00	750 00
Pain, Albert Sr.	Hamilton, 910 King St. E.	25	2,500 00	250 00
Park, A. J.	Hamilton, 72 James St. N.	5	500 00	50 00
Park, F. W.	Hamilton, 72 James St. N.	5	500 00	50 00
Park, John Roy	Chatham, 65 Adelaide St. N.	25	2,500 00	250 00
Parke, Walder	Hamilton, 282 Aberdeen Ave.	50	5,000 00	500 00
Parker, C. J.	Brantford, 45½ Market St.	35	3,500 00	350 00
Pearson, F. G. E.	Brantford, 171 Brant Ave.	25	2,500 00	250 00
Pender, Mark	Hamilton, 23 Lincoln St.	5	500 00	50 00
Penrose, Thos. W.	Hamilton, 245 Grosvenor Ave.	5	500 00	50 00
Pinkney, David T.	Stratford	20	2,000 00	200 00
Pirie, Alex. F.	Dundas	50	5,000 00	500 00
Poole, Peter A.	Woodstock	10	1,000 00	100 00
Precious, Geo. H.	Hamilton, 140 Victoria Ave. S.	10	1,000 00	100 00
Price, Wm. H.	Toronto, 33 Sun Life Bldg.	100	10,000 00	1,000 00
Quinlan, Dr. P. F.	Stratford	25	2,500 00	250 00
Quinn, Dr. J. S.	Preston	25	2,500 00	250 00
Reid, Mrs. Caroline	Toronto, 642 Spadina Ave.	10	1,000 00	100 00
Reid, C. Dixon	London, 310 Dominion Savings	10	1,000 00	100 00
Reid, C. T.	Hamilton, 242 Hunter St. E.	10	1,000 00	100 00
Rennie, Dr. G. S.	Hamilton, Main St. E.	50	5,000 00	500 00
Richens, F. A.	Galt, 113 Water St.	3	300 00	30 00
Robertson, Dr. Lorne	Stratford	25	2,500 00	250 00
Rutherford, J. W.	Chatham	25	2,500 00	250 00
Ruttan, Dr. F. S.	Woodstock	5	500 00	50 00
Sadlier, Dr. J. F.	Sarnia, 155 Brock St.	25	2,500 00	250 00
Seale, J. H.	Toronto, 24 Adelaide W.	50	5,000 00	500 00
Sinclair, Dr. D. J.	Woodstock	100	10,000 00	1,000 00
Smiley, Mrs. E.	Hamilton, 74 West Ave. N.	15	1,500 00	150 00
Smith, Mrs. Peter	Stratford	25	2,500 00	250 00
Smith, Hon. Peter	Stratford	200	20,000 00	2,000 00
Smith, Dr. Richard	Dundas	10	1,000 00	100 00
Spencer, W. G.	Waterdown	10	1,000 00	100 00
Storms, Dr. Douglas	Hamilton, 53 Bay St. S.	50	5,000 00	500 00
Streight, Dr. S. J.	Toronto, 52 Bloor St. W.	10	1,000 00	100 00
Swan, Thomas	Hamilton, 266 King St. W.	10	1,000 00	100 00
Tasker, James	Hamilton, 123 Carrick Ave.	5	500 00	50 00
Taylor, Richard	Woodstock	10	1,000 00	100 00
Thomas, Evan W.	Hamilton, 58 Tom St.	25	2,500 00	250 00
Thomas, Mrs. Gertrude	Hamilton, 58 Tom St.	25	2,500 00	250 00
Thomas, R. J.	Hamilton, 58 Tom St.	50	5,000 00	500 00
Trenaman, H. C.	Hamilton, Canadian Polishes, Ltd.	50	5,000 00	500 00
Tufford, L. A.	Hamilton, 403 York St.	10	1,000 00	100 00
Tufford, Miss M.	Hamilton, 403 York St.	5	500 00	50 00
Urlin, A. D.	Hamilton, 897 Main St. E.	50	5,000 00	500 00
Urlin, Mrs. Mary	Hamilton, 897 Main St. E.	75	7,500 00	750 00
Vanderburgh, Dr. W. A.	Hamilton, 484 Main St. E.	10	1,000 00	100 00
Vonderau, J. C.	Hamilton, Box 317	150	15,000 00	1,500 00
Wardrope, W. H.	Hamilton, 33 Sun Life Bldg.	200	20,000 00	2,000 00
Waterouse, C. H.	Brantford	25	2,500 00	250 00
Warren, Dr. Donald	Hamilton, 771 Main St. E.	50	5,000 00	500 00
Whelan, J. P.	Hamilton Arcade, Ltd.	50	5,000 00	500 00
White, Wm. H.	Woodstock	5	500 00	50 00
Whitford, N. A. B.	Hamilton, 45 Prospect St.	5	500 00	50 00
Whicher, Jas. S.	Caledonia, R. R. No. 1	10	1,000 00	100 00
Wilson, A. H.	Woodstock	25	2,500 00	250 00
Zimmerman & Malloch	Hamilton, Bank of Hamilton Bldg.	50	5,000 00	500 00
		5,533	553,300 00	55,330 00

EQUITY LIFE ASSURANCE COMPANY OF CANADA.

Commenced business April, 1904.

HEAD OFFICE, CONFEDERATION LIFE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

H. Sutherland	Toronto.
Thomas Urquhart	Toronto.
Dr. T. F. McMahon	Toronto.
Daniel Urquhart	Toronto.
W. H. Shapley	Toronto.
H. L. Sutherland	Toronto.
J. M. Walton	Aurora.
J. H. McKnight	Toronto.
Geo. Begg	Toronto.

OFFICERS.

H. Sutherland, President and Manager	Toronto.
Thomas Urquhart, 1st Vice-President	Toronto.
W. H. Shapley, 2nd Vice-President	Toronto.
Geo. M. Begg, Secretary-Treasurer	Toronto.

AUDITORS.

Neff Robertson & Co	Toronto.

Authorized Capital, $500,000; subscribed capital, $354,000; paid up, $35,400; deposit at Provincial Treasury, $47,500.

Statement for the Year Ending 31st December, 1922.

Assets.

Amount of mortgages	$	374,221 90
Amount of loans on company's policies		157,860 66
Amount of debentures, including War Loans (including Government Deposit)		345,917 14
Actual cash in hand at head office		3,419 17
Cash on deposit in Standard Bank, Toronto		10,413 92
Interest due and accrued		12,490 45
Premiums outstanding (net)		9,222 99
Premiums deferred (net)		10,756 61
Office furniture (not extended), $360.00		
Total assets	$	924,302 84
Subscribed capital stock uncalled	$	318,600 00

Liabilities.

Re-insurance reserve (O$^{M(5)}$ 3%, "with allowance")	$	839,293 16
Amount due auditors' fees, 1922		150 00
Amount premiums paid in advance		1,637 33
Amount Provincial tax, 1922 premiums		1,854 25
Interest paid in advance		3,000 00
Claims or losses supposed or reported		16,000 00
Reserve for Income Tax		1,028 56
Total liabilities	$	862,963 30
Capital stock paid up	$	35,400 00

Receipts.

Cash balance on 31st December, 1921 (not extended), $1,815.19.		
Amount received in cash for gross premiums		133,392 10
Amount received in cash for interest		48,307 94
Amount received for commission		1,589 28
Amount received for payments on mortgages and other investments (not extended), $215,319 75.		
Total receipts	$	183,289 32

Expenditure.

Expenses of management:		
Cash paid for agents' commission and salaries	$	16,986 30
" light		17 28
" medical fees		1,720 00
" interest discount or exchange		71 89
" statutory assessment and license fee		201 33
" travelling expenses		1,070 93
" rent		1,800 00
" salaries and auditors' fees		13,082 00
" taxes (municipal and government)		2,656 88
" printing, stationery and advertising		1,621 55
" postage, telegrams and express		518 23
" other expenses		1,420 30
Total expenses of management	$	41,166 69
Miscellaneous expenditure:		
Cash paid for claims which occurred prior to 1922		2,000 00
" claims which occurred during 1922		9,000 00
" reinsurance		9,775 37
" surrender values		13,565 45
" dividend		2,124 00
" matured endowments		12,900 00
" dividends to policyholders		280 15
" investments (not extended), $256,947.31; policy loans (not extended), $38,832.20.		
Total expenditure	$	90,811 66

MISCELLANEOUS.

			Number	Amount.
				$ c.
Contracts in force 31st December, 1921			3,004	4,712,856 00
Contracts taken during 1922			327	739,070 00
Gross number and amount of contracts on foot at any time during 1922			3,331	5,451,926 00
	Number	Amount.		
		$ c.		
Deductions:				
Contracts matured in 1922	17	37,900 00		
Contracts lapsed in 1922	90	231,000 00		
Contracts surrendered for which cash values have been paid	60	71,248 00		
Amount by which various contracts still on foot were reduced in 1922		16,152 00		
Total deductions	167	356,300 00	167	356,300 00
Number and amount of contracts on foot at 31st December, 1922			3,164	5,095,626 00
Reinsured			133	416,000 00
Net number and amount of contracts on foot at 31st December, 1922			3,164	4,679,626 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ c.	$ c.
Allan, J. W.	Toronto	100	10,000 00	1,000 00
Begg, Geo. M.	“	100	10,000 00	1,000 00
Bick, John B	“	5	500 00	50 00
Coutts, John	Thamesville	5	500 00	50 00
Daly, F. W.	London	25	2,500 00	250 00
Daniel, C. D.	Toronto	5	500 00	50 00
Dodge, E. J.	“	35	3,500 00	350 00
Heggie, Dr. W. C.	“	10	1,000 00	100 00
Henderson, Rev. A.	Kipling, Sask.	88	8,800 00	880 00
Henderson, S.	Toronto	100	10,000 00	1,000 00
Lang, James	“	100	10,000 00	1,000 00
McKibbin, N. B.	“	5	500 00	50 00
McKnight, J. H.	“	50	5,000 00	500 00
McMahon, Dr. T. F.	“	250	25,000 00	2,500 00
McMillan, H. T.	“	15	1,500 00	150 00
McKee, Wm.	“	25	2,500 00	250 00
McEvoy, S. H.	Ames, Okla.	10	1,000 00	100 00
Shapley, W. H.	Toronto	100	10,000 00	1,000 00
Sherris, H.	“	5	500 00	50 00
Sutherland, H.	“	1,607	160,700 00	16,070 00
Sutherland, H. L.	“	500	50,000	5,000 00
Urquhart, D.	“	100	10,000 00	1,000 00
Urquhart, T.	“	100	10,000 00	1,000 00
Urquhart, T. & D.	“	50	5,000 00	500 00
Walton, J. M.	Aurora	150	15,000 00	1,500 00
Totals		3,540	354,000 00	35,400 00

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY.

HEAD OFFICE, WATERLOO, ONT.

Organized Nov. 19th, 1920. Commenced business Nov. 19th, 1920.

Licensed in Ontario to transact Life, Accident and Sickness Insurance.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

S. C. Tweed	Waterloo.
J. C. Breithaupt	Kitchener.
A. Bauer	Waterloo.
Senator, H. W. Laird	Regina, Sask.
J. A. Martin	Kitchener.
James Valentine	Waterloo.
A. R. Kaufman	Kitchener.
Hon. Manning W. Doherty	Toronto.
E. C. Mitchell	London.
A. E. Silverwood	London.
Dr. J. W. Brien	Essex.
Hon. F. C. Biggs	Dundas.
A. E. Hulet	Norwich.
W. E. Long	Brantford.
Ed. Irwin	London.
A. C. Pratt	Toronto.
A. M. Featherston	Toronto.
A. W. Briggs	Toronto.
W. E. Payne	Red Deer, Alta.

OFFICERS.

S. C. Tweed, President	Waterloo.
J. C. Breithaupt, Vice-President	Kitchener.
A. Bauer, Vice-President	Waterloo.
Senator H. W. Laird, Vice-President	Regina, Sask.
M. J. Smith, Secretary	Kitchener.
Arthur J. Huenegard, Actuary	Waterloo.
F. D. Rueffer, Treasurer	Waterloo.

AUDITORS.

J. Scully	Kitchener.
J. F. Scully	Kitchener.

Authorized Capital Stock	$ 2,000,000 00
Subscribed Capital Stock	1,020,000 00
Capital Stock called	102,000 00
Capital Stock paid	102,000 00
Amount uncalled	918,000 00
Securities deposited at Provincial Treasury pursuant to the Ontario Insurance Act (par value)	53,000 00

Statement for the Year Ending 31st December, 1922.

Assets.

*Real Estate, Head Office building		$ 52,875 44
Amount of mortgages		4,550 00
Municipal and Provincial Government Debentures (including Government Deposits)		270,397 58
Cash on hand at Head Office	$ 9,465 12	
Cash in Royal Bank, Waterloo	6,636 61	
		16,101 73
Cash in agents' hands		5,367 57
Interest due and accrued		3,938 39
Premiums outstanding in course of collection		34,072 22
Premiums deferred		15,171 90
All other		65 45
Office furniture (not extended)	$ 14,629 56	
		$ 402,540 28

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*The cost value in 1922 of office premises (including additions and repairs) is $52,875.44. Upon a valuation of the property by an architect, the Company appreciated the book value on the 31st December, 1922, by $35,000. The Department has inserted the item at the cost value. The Company has agreed that the amount of $35,000 will be written off its book value in two equal annual instalments, beginning 31st December, 1923.

Liabilities.

Reinsurance reserve (OM (5) 3½%, "with allowance")	$	194,526 00
Amount of unpaid loan from bank		60,000 00
All other commissions and sundry accounts		2,348 85
Premiums paid in advance		2,300 92
Medical fees unpaid		2,349 00
Death claim instalments payable yearly for 10 years		3,500 00
Staff savings fund		5,050 27
Total liabilities	$	270,075 04
Capital stock paid up	$	102,000 00

Receipts.

Cash balance from 1921 (not extended), $10,684.37.		
Received from gross premiums	$	346,835 44
Borrowed money		40,000 00
Staff savings fund		5,050 27
Supplementary contracts		3,500 00
Cash received for re-insurance on policies become claims		47,500 00
Cash received from interest and dividends		9,425 56
Cash received from rents		2,937 00
Cash received from commissions		17,379 81
Cash received for investments (not extended), $197,093.64.		
All other		210 27
Total receipts	$	472,838 35

Expenditure.

Expenses of management:		
Cash paid for agents' commissions and travelling expenses	$	150,477 97
" law costs		383 60
" medical examiners' fees		11,666 40
" interest and discount		799 17
" statutory assessment and license fee (Ontario)		192 14
" license fees, etc. (other provinces)		1,131 29
" fuel and light		666 50
" travelling expenses		873 87
" rent		7,877 24
" taxes		1,659 37
" salaries, directors' and auditors' fees		26,849 41
" printing, stationery and advertising		15,798 22
" postage, telegrams and express		4,488 98
" incorporation expense, and commission on stock		976 00
" all other		7,257 87
Total expenses of management	$	231,098 03
Miscellaneous expenditure:		
Cash paid for claims which occurred during 1922		73,973 95
" reinsurance		58,364 96
" office equipment		3,751 38
" dividends		104 74
" expenditure other than foregoing		4,025 80
" investments (not extended), $293,195.77.		
Total expenditure	$	371,318 86

MISCELLANEOUS

—			Number	Amount
				$ c.
Contracts in force 31st December, 1921			2,325	$7,007,186 00
Contracts taken during 1922			3,029	9,447,022 00
Gross number and amount of contracts on foot at any time during 1922			5,354	16,454,208 00
	Number	Amount		
Deductions:		$ c.		
Contracts lapsed in 1922	539	1,311,202 00		
Amount by which various contracts still on foot were reduced in 1922	373	1,935,667 00		
Total deductions	912	3,246,869 00	912	3,246,869 00
Number and amount of contracts on foot at 31st December, 1922			4,442	13,207,339 00
Reinsured			....	2,930,622 00
Net number and amount of contracts on foot at 31st December, 1922			4,442	10,276,717 00

LIST OF SHAREHOLDERS

Name.	Address.	No. of shares.	Subscribed Capital	Paid-up Capital
			$ c.	$ c.
Allan, T. P.	London, Ont.	50	5,000 00	500 00
Anderson, G. R.	Princeton, Ont.	10	1,000 00	100 00
Angold, H. W.	Dundas, Ont.	28	2,800 00	280 00
Armbrust, A. A.	Kitchener, Ont.	2	200 00	20 00
Arnold, E. M.	Elmira, Ont.	100	10,000 00	1,000 00
Atkinson, J. P.	Montreal, Que.	10	1,000 00	100 00
Atkinson, Dr. P. McL.	Moncton, N.B.	30	3,000 00	300 00
Augustine, A. W.	Waterloo, Ont.	50	5,000 00	500 00
Avey, J. P.	Brantford, Ont.	75	7,500 00	750 00
Babb, Dr. W. F.	London, Ont.	25	2,500 00	250 00
Baird, D. M.	St. Johns, Nfld	100	10,000 00	1,000 00
Baird, J. Boyd	St. Johns, Nfld	20	2,000 00	200 00
Baker, G. T.	Toronto, Ont.	10	1,000 00	100 00
Baker, Dr. I. W. N.	St. John, N.B.	15	1,500 00	150 00
Barbour, J. M.	St. Johns, Nfld	5	500 00	50 00
Barnum, N. H.	Aylmer, Ont.	5	500 00	50 00
Barraclogh, E. N.	Glenwilliams, Ont.	10	1,000 00	100 00
Bartlett, R.	Ottawa	15	1,500 00	150 00
Bartlett, Jas.	Sudbury, Ont.	10	1,000 00	100 00
Bauer, A.	Waterloo, Ont.	150	15,000 00	1,500 00
Baumann, Mrs. M. B.	Kitchener, Ont.	25	2,500 00	250 00
Baxter, George S.	Kitchener, Ont.	20	2,000 00	200 00
Bean, Miss Annie R.	Waterloo, Ont.	25	2,500 00	250 00
Beaton, F. W.	Highgate, Ont.	20	2,000 00	200 00
Beattie, E.	Highgate, Ont.	10	1,000 00	100 00
Beattie, Miss M. M.	London, Ont.	5	500 00	50 00
Bechtel, B. E.	Waterloo, Ont.	25	2,500 00	250 00
Bechtel, W. B.	Kitchener, Ont.	40	4,000 00	400 00
Beer, W. J.	Exeter, Ont.	5	500 00	50 00
Bennett, Mrs. Jessie	Vancouver, B.C.	10	1,000 00	100 00
Berner, Mrs. C.	Kitchener, Ont.	10	1,000 00	100 00
Best, Dr. R. C.	London, Ont.	2	200 00	20 00
Berwick, Dr. G. A.	Montreal, Que.	2	200 00	20 00

List of Shareholders—*Continued.*

Name.	Address.	No. of shares.	Subscribed Capital	Paid up Capital.
			$ c.	$ c.
Biggs, Hon. F. C.	Flamboro, Ont.	200	20,000 00	2,000 00
Biggs, Miss Mary E.	Burlington, Ont.	5	500 00	50 00
Bingham, W. H.	Ottawa, Ont.	5	500 00	50 00
Bish, J. W.	Waterloo, Ont.	10	1,000 00	100 00
Bishop, F. C.	Norwich, Ont.	50	5,000 00	500 00
Bissett, R. C.	Chatham, Ont.	10	1,000 00	100 00
Black, W. H.	Montreal, Que.	10	1,000 00	100 00
Boehm, C. A.	Waterloo, Ont.	25	2,500 00	250 00
Bollert, M. E.	Kitchener, Ont.	25	2,500 00	250 00
Bowman, S. E.	Kitchener, Ont.	30	3,000 00	300 00
Boyle, G. A.	Ottawa, Ont.	20	2,000 00	200 00
Breithaupt, J. C.	Kitchener, Ont.	25	2,500 00	250 00
Breithaupt, J. E.	Kitchener, Ont.	50	5,000 00	500 00
Brien, Dr. J. W.	Exeter, Ont.	50	5,000 00	500 00
Brown, A. V.	Hamilton, Ont.	25	2,500 00	250 00
Brown, Miss Minnie A.	Kitchener, Ont.	5	500 00	50 00
Bruegeman, John	Waterloo, Ont.	10	1,000 00	100 00
Bruegeman, Mrs. Sarah A.	Waterloo, Ont.	7	700 00	70 00
Buck, J. L.	Port Rowan, Ont.	40	4,000 00	400 00
Burt, H. N.	St. Johns, Nfld.	10	1,000 00	100 00
Busch, Frank	St. Clements, Ont.	10	1,000 00	100 00
Butler, Mrs. Ivey	London, Ont.	20	2,000 00	200 00
Capling, E. J.	Kitchener, Ont.	5	500 00	50 00
Carmichael, G. R.	Kenora, Ont.	10	1,000 00	100 00
Carmichael, R. M.	Kenora, Ont.	10	1,000 00	100 00
Casselman, A. C.	Prescott, Ont.	6	600 00	60 00
Chase, Howitt S.	Toronto, Ont.	5	500 00	50 00
Chevrier, F. L.	Montreal, Que.	10	1,000 00	100 00
Clark, Norman	Hamilton, Ont.	40	4,000 00	400 00
Clayton, Miss A. H.	Listowel, Ont.	10	1,000 00	100 00
Clement, W. P.	Kitchener, Ont.	25	2,500 00	250 00
Clifford, W. B.	Kingsville, Ont.	10	1,000 00	100 00
Coleridge, Thomas	London, Ont.	2	200 00	20 00
Collins, Dr. J. D.	Harrow, Ont.	5	500 00	50 00
Connor, D. H.	Aylmer West, Ont.	10	1,000 00	100 00
Connor, Melvin P.	Kitchener, Ont.	5	500 00	50 00
Copland, R. Y.	Kitchener, Ont.	50	5,000 00	500 00
Cooper, A. J.	Goderich, Ont.	5	500 00	50 00
Corless, C. V. C.	Coniston, Ont.	300	30,000 00	3,000 00
Cowan, C. P.	Princeton, Ont.	5	500 00	50 00
Cowperthwaite, H. H.	St. Johns, Nfld.	10	1,000 00	100 00
Coyle, J. P.	Aylmer, Ont.	25	2,500 00	250 00
Crasweller, Dr. H.	Windsor, Ont.	1	100 00	10 00
Creaser, J. F.	La Have, N.S.	20	2,000 00	200 00
Cressman, A. K.	Waterloo, Ont.	50	5,000 00	500 00
Curtis, William F.	Kitchener, Ont.	10	1,000 00	100 00
Dakin, Dr. W. S.	Galt, Ont.	30	3,000 00	300 00
Daley, Dr. W. E.	Halifax, N.S.	10	1,000 00	100 00
Dantzer, Alexander L.	Waterloo, Ont.	25	2,500 00	250 00
Davey, F. C. P.	Kitchener, Ont.	10	1,000 00	100 00
Deacon, Dr. G. R.	Stratford, Ont.	15	1,500 00	150 00
Detenbeck, L. R.	Waterloo, Ont.	15	1,500 00	150 00
Devitt, A. E.	Waterloo, Ont.	25	2,500 00	250 00
Devitt, Miss Essie A.	Waterloo, Ont.	10	1,000 00	100 00
Devitt, E. M.	Waterloo, Ont.	25	2,500 00	250 00
Devitt, E. Stanley	Waterloo, Ont.	25	2,500 00	250 00
Devitt, Miss Hilda M.	Waterloo, Ont.	5	500 00	50 00
Devitt, Menno	Waterloo, Ont.	25	2,500 00	250 00
Diebel, George	Waterloo, Ont.	25	2,500 00	250 00
Doehn, G.	Kitchener, Ont.	3	300 00	30 00
Doherty, Hon. M.	Toronto, Ont.	50	5,000 00	500 00
Dorschel, John L.	Kitchener, Ont.	5	500 00	50 00
Douglas, G. S.	Chatham, Ont.	5	500 00	50 00

List of Shareholders—*Continued.*

Name	Address.	No. of Shares	Subscribed Capital	Paid-up Capital
			$ c.	$ c.
Duckering, W. J.	Listowel, Ont.	50	5,000 00	500 00
Duggan, J. A.	Stratford, Ont.	25	2,500 00	250 00
Eby, Oscar	Kitchener, Ont.	10	1,000 00	100 00
Eckel, Dr. Samuel	Waterloo, Ont.	50	5,000 00	500 00
Edgar, H. C.	Preston, Ont.	20	2,000 00	200 00
Edwards, C. M.	Ottawa, Ont.	30	3,000 00	300 00
Eilber, Herbert K.	Crediton, Ont.	1	100 00	10 00
Elliott, C. G.	Comber, Ont.	5	500 00	50 00
Elliott, Margaret E.	Hamilton, Ont.	16	1,600 00	160 00
Engel, Dr. J. H.	Waterloo, Ont.	80	8,000 00	800 00
Erb, Isaiah B	Kitchener, Ont.	5	500 00	50 00
Erb, Maurice	Kitchener, Ont.	10	1,000 00	100 00
Fawcett, W. J.	Kitchener, Ont	10	1,000 00	100 00
Fehrenbach, J. H.	“	40	4,000 00	400 00
Fehrenbach, J. H.	“	10	1,000 00	100 00
Fehrenbach, J. H.	“	10	1,000 00	100 00
Fehrenbach, J. H.	“	10	1,000 00	100 00
Fehrenbach, J. H.	“	10	1,000 00	100 00
Fehrenbach, J. H.	“	10	1,000 00	100 00
Fehrenbach, J. J.	“	15	1,500 00	150 00
Findlay, J.	Owen Sound, Ont.	10	1,000 00	100 00
Fischer, Walter F.	Waterloo, Ont.	25	2,500 00	250 00
Fischer, E. J.	Waterloo, Ont.	5	500 00	50 00
Fischer, S. J.	Belleville, Ont.	2	200 00	20 00
Fisher, S. J.	Belleville, Ont.	3	300 00	30 00
Fitzgerald, E. C.	Kitchener, Ont.	95	9,500 00	950 00
Fitzpatrick, F. A.	Brockville, Ont.	3	300 00	30 00
Fitzpatrick, J. H.	Russell, Ont.	5	500 00	50 00
Fitzpatrick, L. V.	Brockville, Ont.	10	1,000 00	100 00
Fitzpatrick, Vera	Brockville, Ont.	2	200 00	20 00
Fletcher, Meta I.	Norwich, Ont.	50	5,000 00	500 00
Flynn, Mrs. Lilly	Waterloo, Ont.	10	1,000 00	100 00
Ford, Homer	Kitchener, Ont.	50	5,000 00	500 00
Foster, Arthur	Waterloo, Ont.	10	1,000 00	100 00
Frank, A. G.	Kitchener, Ont.	10	1,000 00	100 00
Frank, August P.	Kitchener, Ont.	50	5,000 00	500 00
Freeman, S. V.	Halifax, N. S.	10	1,000 00	100 00
Gable, A. J.	Kitchener, Ont.	10	1,000 00	100 00
Galloway, L. A.	Kitchener, Ont.	25	2,500 00	250 00
Gamble, J. A.	Russell, Ont.	5	500 00	50 00
Gardiner, Bee W	Waterloo, Ont.	5	500 00	50 00
Geiger, W.	Waterloo, Ont.	25	2,500 00	250 00
Gibbs, Hon. M. P.	St. Johns, Nfld.	20	2,000 00	200 00
Gies, Mrs. M.	Kitchener, Ont.	15	1,500 00	150 00
Gies, Philip	Kitchener, Ont.	10	1,000 00	100 00
Gillis, J. D.	Highgate, Ont.	10	1,000 00	100 00
Godden, E. J.	St. Johns, Nfld.	20	2,000 00	200 00
Gooch, Dr. Chilvers	Hamilton, Ont.	40	4,000 00	400 00
Goobie, W. R.	St. Johns, Nfld.	10	1,000 00	100 00
Gosne, E.	Highgate, Ont.	40	4,000 00	400 00
Goudie, A. R.	Kitchener, Ont.	50	5,000 00	500 00
Grant, Dr. A. J.	London, Ont.	15	1,500 00	150 00
Gray, W. M.	Dunnville, Ont.	15	1,500 00	150 00
Green, R. C.	Kitchener, Ont.	15	1,500 00	150 00
Greig, Earl H.	Prescott, Ont.	6	600 00	60 00
Griffin, Mrs. Brownie	Winnipeg, Man.	10	1,000 00	100 00
Gunther, A. W.	Kitchener, Ont.	15	1,500 00	150 00
Haedke, E. C.	Waterloo, Ont.	5	500 00	50 00
Hagedorn, Emily	Kitchener, Ont.	40	4,000 00	400 00
Hagedorn, G. C.	Kitchener, Ont.	20	2,000 00	200 00
Hagedorn, L. E.	Kitchener, Ont.	20	2,000 00	200 00
Haight, James C.	Waterloo, Ont.	50	5,000 00	500 00
Harris, C. H.	Norwich, Ont.	10	1,000 00	100 00

List of Shareholders—*Continued.*

Name.	Address.	No. of Shares	Subscribed Capital	Paid-up Capital
			$ c.	$ c.
Hartnett, F. J.	Moncton, N.B.	5	500 00	50 00
Harvey, Mrs. Bella M.	Kitchener, Ont.	5	500 00	50 00
Haviland, Miss E. M.	Kitchener, Ont.	5	500 00	50 00
Hay, T. L.	Woodstock, Ont.	35	3,500 00	350 00
Hayward, Bert	St. Johns, Nfld	15	1,500 00	150 00
Heggie, Dr. D. L.	Brampton, Ont.	20	2,000 00	200 00
Hemphill, Cyrus O.	Waterloo, Ont.	15	1,500 00	150 00
Henderson, Dr. N. A.	London, Ont.	10	1,000 00	100 00
Henderson, William	Waterloo, Ont.	50	5,000 00	500 00
Hertel, Isaac E.	Kitchener, Ont.	10	1,000 00	100 00
Hess, J. W.	Kitchener, Ont.	5	500 00	50 00
Hett, J. E.	Kitchener, Ont.	20	2,000 00	200 00
Hilborn, Dr. G. V.	Preston, Ont.	25	2,500 00	250 00
Hilborn, P. R.	Preston, Ont.	50	5,000 00	500 00
Hill, J. Edward	Kitchener, Ont.	5	500 00	50 00
Hilliard, Miss F.	Waterloo, Ont.	5	500 00	50 00
Hilliard, Dr. J. A.	Kitchener, Ont.	25	2,500 00	250 00
Hilliard, Thomas	Waterloo, Ont.	25	2,500 00	250 00
Hilliard, Dr. W. L.	Waterloo, Ont.	60	6,000 00	600 00
Hinsberger, Leander J.	Waterloo, Ont.	5	500 00	50 00
Hodgins, F. S.	Kitchener, Ont.	20	2,000 00	200 00
Hodgson, Joe C.	Winona, Ont.	25	2,500 00	250 00
Hogg, William	Waterloo, Ont.	50	5,000 00	500 00
Hohmeier, Charles H.	Kitchener, Ont.	25	2,500 00	250 00
Holmes, Dr. L. Seale	London, Ont.	25	2,500 00	250 00
Hope Realty Ltd.	Ottawa, Ont.	10	1,000 00	100 00
Howard, Arthur H.	Toronto, Ont.	10	1,000 00	100 00
Howell, P.	Norwich, Ont.	12	1,200 00	120 00
Howey, Mrs. H. M.	London, Ont.	10	1,000 00	100 00
Hudson, Philip H.	St. Johns, Nfld	10	1,000 00	100 00
Huenergard, A. J. C.	Waterloo, Ont.	70	7,000 00	700 00
Hulet, A. E.	Norwich, Ont.	50	5,000 00	500 00
Hummell, Gilbert M.	Kitchener, Ont.	5	500 00	50 00
Hummell, Ida	Kitchener, Ont.	5	500 00	50 00
Hunt, Miss Alta	Dundas, Ont.	4	400 00	40 00
Hunt, Mrs. Maggie	Dundas, Ont.	6	600 00	60 00
Hyder, Frederick	Hamilton, Ont.	5	500 00	50 00
Irvine, W. Henry	Toronto, Ont.	5	500 00	50 00
Irwin, Edwin	London, Ont.	90	9,000 00	900 00
Irwin, Hugh R.	London, Ont.	25	2,500 00	250 00
Irwin, Roland T.	Woodstock, Ont.	25	2,500 00	250 00
Jacques, C. E.	Kitchener, Ont.	50	5,000 00	500 00
Johnson, Mrs. Jessie	Belleville, Ont.	1	100 00	10 00
Kalbfleisch, Dr. F. H.	Kitchener, Ont.	10	1,000 00	100 00
Kanmacher, G.	Preston, Ont.	10	1,000 00	100 00
Kaufman, A. R.	Kitchener, Ont.	50	5,000 00	500 00
Kaufman, John R.	Waterloo, Ont.	10	1,000 00	100 00
Kaufman, M. R.	Kitchener, Ont.	75	7,500 00	750 00
Kelly, Robert J.	Moncton, N.B.	25	2,500 00	250 00
Kennedy, Miss C. I. M.	Wingham, Ont.	10	1,000 00	100 00
Kerr, Mrs. Ada M.	Kitchener, Ont.	25	2,500 00	250 00
Kerr, J. A.	Kitchener, Ont.	15	1,500 00	150 00
Kirkland, J. W.	Kitchener, Ont.	5	500 00	50 00
Kraft, Cyrus	Waterloo, Ont.	10	1,000 00	100 00
Kramp, Wesley C.	Kitchener, Ont.	10	1,000 00	100 00
Krupp, Dr. W.	Woodstock, Ont.	25	2,500 00	250 00
Kuhn, Henry J.	Crediton, Ont.	5	500 00	50 00
Kuntz, W. A.	Waterloo, Ont.	25	2,500 00	250 00
Kyle, J. E.	Russell, Ont.	5	500 00	50 00
Laird, Francis H.	Dresden, Ont.	2	200 00	20 00
Laird, Senator H. W.	Regina, Sask.	25	2,500 00	250 00
Laird, Thomas E.	Dresden, Ont.	2	200 00	20 00
Lake, Walter E.	Ridgetown, Ont.	8	800 00	80 00

List of Shareholders—*Continued.*

Name.	Address.	No. of Shares	Subscribed Capital	Paid-up Capital
			$ c.	$ c.
Lang, E. D.	Kitchener, Ont.	10	1,000 00	100 00
Lang, R. D.	Kitchener, Ont.	25	2,500 00	250 00
Laurence, John H.	Highgate, Ont.	20	2,000 00	200 00
Lautenschleger, R. W.	Kitchener, Ont.	10	1,000 00	100 00
Lauzon, C. H.	Montreal, Que.	20	2,000 00	200 00
La Zerta, Curtis J.	Iroquois, Ont.	5	500 00	50 00
Learn, A. B.	Waterloo, Ont.	5	500 00	50 00
Lederman, Dr. Sangster	Kitchener, Ont.	25	2,500 00	250 00
Lippert, Herman	Kitchener, Ont.	50	5,000 00	500 00
Little, William A.	Toronto, Ont.	4	400 00	40 00
Littlejohn, Fred	Highgate, Ont.	10	1,000 00	100 00
Littlejohn, Roy	Highgate, Ont.	10	1,000 00	100 00
Long, W. E.	Brantford, Ont.	150	15,000 00	1,500 00
Ludwig, R.	Waterloo, Ont.	1	100 00	10 00
Lyman, Arthur	Montreal, Que.	100	10,000 00	1,000 00
Lynch, Mrs. Hattie	Kitchener, Ont.	5	500 00	50 00
Mace, Geo.	London, Ont.	10	1,000 00	100 00
Macklin, F. E.	Kitchener, Ont.	5	500 00	50 00
Maedel, W. E.	Norwich, Ont.	25	2,500 00	250 00
Mallory, Miss Bertha	Kitchener, Ont.	25	2,500 00	250 00
Marcellus, Dr. T. N.	Georgetown, Ont.	50	5,000 00	500 00
Martin, Miss Grace	London, Ont.	5	500 00	50 00
Martin, H. W.	Kitchener, Ont.	10	1,000 00	100 00
Martin, J. A.	Kitchener, Ont.	100	10,000 00	1,000 00
Martin, J. B.	Waterloo, Ont.	150	15,000 00	1,500 00
Martin, Noah	Waterloo, Ont.	20	2,000 00	200 00
Martin, T. H.	Oshawa, Ont.	5	500 00	50 00
Mather, H. A.	Harley, Ont.	3	300 00	30 00
Mather, J. W.	Guelph, Ont.	122	12,200 00	1,220 00
Mather, Mrs. Lovica	Guelph, Ont.	28	2,800 00	280 00
Mather, Miss Reta	Harley, Ont.	1	100 00	10 00
Meek, Dr. E.	Port Rowan, Ont.	20	2,000 00	200 00
Meikle, Dr. T. D.	Mount Forest, Ont.	5	500 00	50 00
Meunier, E.	Montreal, Que.	10	1,000 00	100 00
Millar, Arthur I.	Spencerville, Ont.	10	1,000 00	100 00
Millar, Ralph K.	Spencerville, Ont.	10	1,000 00	100 00
Miller, F. H.	Aylmer, Ont.	30	3,000 00	300 00
Milley, Samuel	St. Johns, Nfld.	20	2,000 00	200 00
Mistelle, H. G.	Waterloo, Ont.	5	500 00	50 00
Mitchell, E. C.	London, Ont.	100	10,000 00	1,000 00
Mitchell, O. S.	Toronto, Ont.	10	1,000 00	100 00
Mitchell, W. A.	London, Ont.	25	2,500 00	250 00
Monroe, Walter S.	St. Johns, Nfld.	10	1,000 00	100 00
Montgomery, Mrs. Annie	Frankville, Ont.	1	100 00	10 00
Montgomery, Fred S.	Frankville, Ont.	10	1,000 00	100 00
Montgomery, Stewart	Frankville, Ont.	10	1,000 00	100 00
Moore, Olive	St. Johns, Nfld.	10	1,000 00	100 00
Moore, T. Merritt	Springfield, Ont.	10	1,000 00	100 00
Morgenroth, P. W.	Tavistock, Ont.	5	500 00	50 00
Morton, Dr. Charles S.	Halifax, N. S.	100	10,000 00	1,000 00
Murchie, Howard	St. Stephen, N. B.	10	1,000 00	100 00
Mowat, W. E.	Montreal, Que.	10	1,000 00	100 00
Murtagh, John W.	Kitchener, Ont.	10	1,000 00	100 00
Murtagh, Lawrence J.	Kitchener, Ont.	25	2,500 00	250 00
Mutrie, J. Fred	Leamington, Ont.	15	1,500 00	150 00
McArthur, George R.	Highgate, Ont.	10	1,000 00	100 00
McCallum, J. A.	London, Ont.	10	1,000 00	100 00
MacCallum, James J.	Kitchener, Ont.	10	1,000 00	100 00
MacCallum, Lorne C.	London, Ont.	20	2,000 00	200 00
MacColl, C. G.	McGregor, Ont.	5	500 00	50 00
McColl, E. R.	Highgate, Ont.	5	500 00	50 00
McColl, Dr. H.	Milton, Ont.	10	1,000 00	100 00
McCracken, Dr. J. F.	Hagersville, Ont.	5	500 00	50 00

List of Shareholders—*Continued.*

Name.	Address.	No. of Shares	Subscribed Capital	Paid-up Capital
			$ c.	$ c.
McDonald, A.	Woodstock, Ont.	31	3,100 00	310 00
McDonald, Geo. O	Thedford, Ont.	5	500 00	50 00
Macdonald, J. Atwood	Ridgetown, Ont.	5	500 00	50 00
MacDonald, J. D.	Essex, Ont.	10	1,000 00	100 00
McDonald, Dr. John M.	Highgate, Ont.	5	500 00	50 00
MacDougall, Dr. D. S.	Russell, Ont.	5	500 00	50 00
McEwen, Dr. Fred F.	Aylmer, Ont.	10	1,000 00	100 00
McEwen, J.	Woodstock, Ont.	100	10,000 00	1,000 00
McGhie, Dr. A. G.	Cayuga, Ont.	40	4,000 00	400 00
McGhie, Mrs. B.	Cayuga, Ont.	10	1,000 00	100 00
MacGillivray, R. A.	Kitchener, Ont.	25	2,500 00	250 00
McGregor, D. N.	Aylmer, Ont.	5	500 00	50 00
MacKenzie, A.	Toronto, Ont.	20	2,000 00	200 00
McKinney, E. H.	Norval, Ont.	20	2,000 00	200 00
MacKinnon, Dr. A. J.	Zurich, Ont.	10	1,000 00	100 00
McLachlin, J. R.	Kingsville, Ont.	10	1,000 00	100 00
McLaren, C. L.	Highgate, Ont.	20	2,000 00	200 00
McLaren, Fred J.	Highgate, Ont.	10	1,000 00	100 00
McLeod, A. C.	Stratford, Ont.	25	2,500 00	250 00
McNulty, W. H.	Kitchener, Ont.	10	1,000 00	100 00
Macpherson, Dr. C.	St. Johns, Nfld.	10	1,000 00	100 00
Macpherson, Harold	St. Johns, Nfld.	50	5,000 00	500 00
Macpherson, Dr. J. R.	Duart, Ont.	20	2,000 00	200 00
McQueen, J. J.	Chicago, Ill.	10	1,000 00	100 00
Neal, William R.	St. Johns, Nfld.	10	1,000 00	100 00
Neuber, J. G.	Kitchener, Ont.	25	2,500 00	250 00
Newton, J. E.	Timmins, Ont.	2	200 00	20 00
Newton, J. M.	Kitchener, Ont.	5	500 00	50 00
Niebergall, C.	New Hamburg, Ont.	15	1,500 00	150 00
Nightscales, G. L.	Toronto, Ont.	5	500 00	50 00
Noble, Alex L.	Norval, Ont.	10	1,000 00	100 00
Noble, C. A.	Leamington, Ont.	5	500 00	50 00
O'Donnell, C. W.	Waterloo, Ont.	10	1,000 00	100 00
Orme, Mrs. B.	Crediton, Ont.	10	1,000 00	100 00
Orme, Dr. T. D.	Lucan, Ont.	5	500 00	50 00
Ovens, J. H.	Kitchener, Ont.	10	1,000 00	100 00
Page, J. O.	Ridgeway, Ont.	1	100 00	10 00
Palmer, E. Burpee	Norwich, Ont.	10	1,000 00	100 00
Patton, T. L.	Tilbury, Ont.	10	1,000 00	100 00
Pequegnat, C. D.	Kitchener, Ont.	5	500 00	50 00
Pernfuss, A. E.	Kitchener, Ont.	10	1,000 00	100 00
Peters, George	St. Johns, Nfld.	20	2,000 00	200 00
Pickles, Garry	Brantford, Ont.	50	5,000 00	500 00
Pike, Rev. C. R. S.	Princeton, Ont.	20	2,000 00	200 00
Pinel, H. M.	Canfield, Ont.	10	1,000 00	100 00
Playfair, Dr. L. J.	Hamilton, Ont.	15	1,500 00	150 00
Pratt, H. L.	Tillsonburg, Ont.	10	1,000 00	100 00
Pratt, James C.	St. Johns, Nfld.	10	1,000 00	100 00
Preeter, John	Zurich, Ont.	10	1,000 00	100 00
Purtle, E. R.	Kitchener, Ont.	10	1,000 00	100 00
Quilty, S. P.	Ottawa, Ont.	1	100 00	10 00
Quinlan, Dr. Peter F.	Stratford, Ont.	20	2,000 00	200 00
Racey, George W.	Park Hill Ont.	10	1,000 00	100 00
Read, Miss Miriam J.	Brantford, Ont.	5	500 00	50 00
Reiber, O.	Waterloo, Ont.	5	500 00	50 00
Reid, Mrs. M.	Brantford.	5	500 00	50 00
Reidel, M. B.	Kitchener, Ont.	5	500 00	50 00
Re-insurance Co.	Waterloo, Ont.	80	8,000 00	800 00
Reuffer, F. D.	Waterloo, Ont.	5	500 00	50 00
Reycraft, J. W.	Highgate, Ont.	20	2,000 00	200 00
Riddell, J. M.	Stratford, Ont.	30	3,000 00	300 00
Rivers, H. C.	London, Ont.	10	1,000 00	100 00
Roberts, Dr. William	St. Johns, Nfld.	20	2,000 00	200 00

List of Shareholders—*Continued.*

Name	Address	No. of Shares	Subscribed Capital	Paid-up Capital
			$ c.	$ c.
Robinson, Andrew J	Waterloo, Ont	15	1,500 00	150 00
Rogers, Dr. G. W	Essex, Ont	10	1,000 00	100 00
Rogers, Walter T	Brockville, Ont	15	1,500 00	150 00
Ronan, N. E	Russell, Ont	5	500 00	50 00
Roos, Mrs. Emma	Waterloo, Ont	5	500 00	50 00
Roschman, Richard	Waterloo, Ont	10	1,000 00	100 00
Ross, H. J	Montreal, Que	50	5,000 00	500 00
Ross, P. D	Ottawa, Ont	10	1,000 00	100 00
Rossitor, John J	St. John, Nfld	10	1,000 00	100 00
Roux, Jean	Ste. Therese, Que	10	1,000 00	100 00
Rudell, Dr. A. E	Kitchener, Ont	50	5,000 00	500 00
Russell, John A	Chicago, Ill	10	1,000 00	100 00
Ryan, J. E	Port Arthur, Ont	10	1,000 00	100 00
Salmoni, L. J	Kingsville, Ont	10	1,000 00	100 00
Sanders, S. M	Exeter, Ont	2	200 00	20 00
Sanderson, Miss Louise	Stratford, Ont	10	1,000 00	100 00
Sanford, R. H	Kitchener, Ont	5	500 00	50 00
Sauder, L	Kitchener, Ont	25	2,500 00	250 00
Scarff, Charles E	Westmount, Que	10	1,000 00	100 00
Schaefer, Henry H	Kitchener, Ont	10	1,000 00	100 00
Schantz, F. A	Kitchener, Ont	20	2,000 00	200 00
Scheifele, Alvin	Kitchener, Ont	50	5,000 00	500 00
Schinbein, George	Conestogo, Ont	5	500 00	50 00
Schlee, Irvin	Kitchener, Ont	10	1,000 00	100 00
Schlueter, Max C	Preston, Ont	10	1,000 00	100 00
Schnarr, J. H	Kitchener, Ont	5	500 00	50 00
Schreiter, A	Kitchener, Ont	15	1,500 00	150 00
Sculland, J. R	Windsor, Ont	10	1,000 00	100 00
Shannon, W. A	Norwood, Man	25	2,500 00	250 00
Shaver, Dr. Allen E	Brockville, Ont	20	2,000 00	200 00
Shaw, M. H	Webb, Sask	5	500 00	50 00
Shelley, L. W	Kitchener, Ont	5	500 00	50 00
Shoebotham, Dr. W. M	London, Ont	50	5,000 00	500 00
Shoemaker, H. W	Kitchener, Ont	10	1,000 00	100 00
Shuh, Frank	Waterloo, Ont	10	1,000 00	100 00
Silverwood, A. E	London, Ont	25	2,500 00	250 00
Slater, R. F	Hespeler, Ont	38	3,800 00	380 00
Smallwood, W. R	St. Johns, Nfld	50	5,000 00	500 00
Smith, A. J	London, Ont	25	2,500 00	250 00
Smith, Dr. David	Stratford, Ont	20	2,000 00	200 00
Smith, Miss Frieda	Kitchener, Ont	10	1,000 00	100 00
Smith, Miss Janet	Kitchener, Ont	5	500 00	50 00
Smith, John J	Toronto, Ont	5	500 00	50 00
Smith, Miss Marie	Kitchener, Ont	25	2,500 00	250 00
Smith, Mervyn	Kitchener, Ont	26	2,600 00	260 00
Smith, Rymal William	Dunnville, Ont	30	3,000 00	300 00
Smith, Will B	Moncton, N.B	5	500 00	50 00
Snider, C. W	Waterloo, Ont	25	2,500 00	250 00
Snider, Fred W	Waterloo, Ont	25	2,500 00	250 00
Snider, Ira	Waterloo, Ont	10	1,000 00	100 00
Snider, J. S	Waterloo, Ont	50	5,000 00	500 00
Soper, Thomas	St. Johns, Nfld	110	11,000 00	1,100 00
Stæbler, H. L	Kitchener, Ont	5	500 00	50 00
Stallwood, J. B	Beamsville, Ont	10	1,000 00	100 00
Steckenreiter, J. C	Waterloo, Ont	15	1,500 00	150 00
Steeves, J. Fred	Moncton, N.B	50	5,000 00	500 00
Stewart, A. G	Windsor, Ont	5	500 00	50 00
Stewart, Dr. R. E	Kitchener, Ont	5	500 00	50 00
Streicher, Miss A	Waterloo, Ont	5	500 00	50 00
Stroh, Charles D	Waterloo, Ont	5	500 00	50 00
Stroh, Lincoln	Waterloo, Ont	30	3,000 00	300 00
Sturm, Herman A	Waterloo, Ont	10	1,000 00	100 00
Sturm, Maurice C	Waterloo, Ont	10	1,000 00	100 00

List of Shareholders—*Continued.*

Name	Address	No. of Shares	Subscribed Capital	Paid-up Capital
			$ c.	$ c.
Sutherland, Donald M.	Woodstock, Ont.	15	1,500 00	150 00
Swartz, Ella	Hamilton, Ont.	49	4,900 00	490 00
Swartz, L.	Hamilton, Ont.	16	1,600 00	160 00
Swartz, L.	Hamilton, Ont.	50	5,000 00	500 00
Sweitzer, G. W.	Crediton, Ont.	2	200 00	20 00
Swinton, James	Kitchener, Ont.	5	500 00	50 00
Taylor, J. G.	Toronto, Ont.	50	5,000 00	500 00
Taylor, K. R.	River Desert, Que.	10	1,000 00	100 00
Taylor, Mrs. Rosina	Toronto, Ont.	10	1,000 00	100 00
Teakle, J. H.	Brantford, Ont.	6	600 00	60 00
Templin, Edward C.	Kitchener, Ont.	10	1,000 00	100 00
Thamer, E.	Waterloo, Ont.	2	200 00	20 00
Toal, Thomas	St. Stephen, N. B.	10	1,000 00	100 00
Treacy, W. C.	Kitchener, Ont.	25	2,500 00	250 00
Trott, W. J.	Leamington, Ont.	10	1,000 00	100 00
Turnbull, Charles	Brantford, Ont.	25	2,500 00	250 00
Tweed, J. H.	Russell, Ont.	5	500 00	50 00
Tweed, S. C.	Waterloo, Ont.	380	38,000 00	3,800 00
Twiss, W. J.	Vancouver, B. C.	5	500 00	50 00
Uffelman, Adam	Waterloo, Ont.	5	500 00	50 00
Uffelman, R. P.	Waterloo, Ont.	5	500 00	50 00
Underwood, E. F.	Toronto, Ont.	5	500 00	50 00
Underwood, W. J.	London, Ont.	5	500 00	50 00
Valentine, James	Waterloo, Ont.	235	23,500 00	2,350 00
Valentine, Mrs. Jessie	Waterloo, Ont.	50	5,000 00	500 00
Valentyne, H. J.	Toronto, Ont.	5	500 00	50 00
Vœlker, W. O.	Waterloo, Ont.	10	1,000 00	100 00
Walker, A.	Russell, Ont.	5	500 00	50 00
Walker, F. J.	Wheatley, Ont.	10	1,000 00	100 00
Ward, J. W.	Highgate, Ont.	10	1,000 00	100 00
Weber, Irvine K.	Kitchener, Ont.	5	500 00	50 00
Weganest, Elizabeth P.	Kitchener, Ont.	10	1,000 00	100 00
Weganest, Ida S.	Waterloo, Ont.	5	500 00	50 00
Welker, Jacob	Kitchener, Ont.	20	2,000 00	200 00
Wellein, H. E.	Kitchener, Ont.	10	1,000 00	100 00
Wells, Dr. F.	Port Elgin, Ont.	5	500 00	50 00
Wendell, Hilda C.	Waterloo, Ont.	5	500 00	50 00
White, Mary F. and H. S.	Kitchener, Ont.	10	1,000 00	100 00
White, Hon. Smeaton	Montreal, Que.	50	5,000 00	500 00
Wiegand, Harvey A.	Kitchener, Ont.	15	1,500 00	150 00
Wilhelm, H. W.	Waterloo, Ont.	25	2,500 00	250 00
Wilke, Emil J.	Kitchener, Ont.	10	1,000 00	100 00
Wilke, Walter	Kitchener, Ont.	5	500 00	50 00
Willis, G. N.	London, Ont.	10	1,000 00	100 00
Wilkinson, Charles M.	Richibucto, N. B.	3	300 00	30 00
Wilson, Dr. C. E.	Oshawa, Ont.	20	2,000 00	200 00
Wilson, H. F.	Kitchener, Ont.	10	1,000 00	100 00
Wilson, Ralph E.	Aylmer, Ont.	10	1,000 00	100 00
Wilson, S. J.	Beamsville, Ont.	10	1,000 00	100 00
Winn, Dr. R. O.	Kitchener, Ont.	25	2,500 00	250 00
Witmer, E.	Kitchener, Ont.	5	500 00	50 00
Witzel, T. A.	Kitchener, Ont.	50	5,000 00	500 00
Wyatt, H. J.	St. Johns, Nfld	10	1,000 00	100 00
Ziegler, G. H.	Kitchener, Ont.	10	1,000 00	100 00
Ziegler, Harvey W.	Waterloo, Ont.	10	1,000 00	100 00
Zimmerman, John	Waterloo, Ont.	5	500 00	50 00
Zohr, Herman	Kitchener, Ont.	5	500 00	50 00
Zwicker, Charles	Crediton, Ont.	10	1,000 00	100 00
Bertram, H. G.	Dundas, Ont.	10	1,000 00	100 00
Bertram, Mrs. M. F.	Dundas, Ont.	10	1,000 00	100 00
Truman, Mrs. Annie M.	Hamilton, Ont.	20	2,000 00	200 00
Totals		10,200	1,020,000 00	102,000 00

THE REINSURANCE COMPANY OF CANADA.

Head Office, Waterloo, Ont.

Commenced business May 3rd, 1922.

Names and addresses of the Directors and Officers for the year 1923.

Directors.

S. C. Tweed	Waterloo, Ont.
E. C. Mitchell	London, Ont.
Senator H. W. Laird	Regina, Sask.
Hon. M. W. Doherty	Toronto
J. A. Martin	Kitchener
Aloyes Bauer	Waterloo
J. C. Breithaupt	Kitchener
A. J. Huenergard	Waterloo
J. M. Riddell	Stratford
M. J. Smith	Kitchener
E. Irwin	London
L. Swartz	Hamilton
Hon. F. C. Biggs	West Flamboro
H. G. Bertram	Dundas
Dr. W. L. Hilliard	Waterloo

Officers.

S. C. Tweed, President	Waterloo
E. C. Mitchell, Vice-President	London
Senator H. W. Laird, Vice-President	Regina, Sask.
Hon. M. W. Doherty, Vice-President	Toronto
J. A. Martin, Vice-President	Kitchener
M. J. Smith, Secretary	Kitchener
A. J. Huenergard, Treasurer	Waterloo

Auditors.

J. Scully	Kitchener
J. F. Scully	Kitchener

Authorized Capital	$ 2,000,000 00
Subscribed Capital	1,250,000 00
Capital Stock Paid up	111,375 50
Capital Stock remaining unpaid on call	13,624 50
Securities deposited with Provincial Treasurer pursuant to the Ontario Insurance Act	26,330 60

Statement for Term Commencing May 3rd, 1922, to December 31st, 1922.

Assets.

Mortgages		$ 1,000 00
Municipal Debentures and other securities (including Government Deposit)		229,874 66
Cash on hand at Head Office of Company	$ 4,223 29	
Cash in Royal Bank, Waterloo	3,404 42	
		7,627 71
Cash in agents' hands		2,508 17
Interest due and accrued		3,702 55
Due on subscription to capital stock		13,624 50
Due on premium to capital stock		13,624 50
Suspense account		1,104 50
Office furniture, etc. (not extended), $1,813.78.		
Total assets		$ 273,066 59

Liabilities.

Reinsurance reserve ($O^{M(5)}$ 3½% with statutory allowance)	$	8,294 00
Borrowed money		50,000 00
Amount due for agency expense		383 02
Total liabilities	$	58,677 02
Paid up capital	$	111,375 50

Receipts.

Cash received from gross premiums	$	20,762 45
Received from interest		5,437 09
Received from call on capital stock		111,375 50
Received from premium on capital stock		111,375 50
Borrowed money		50,000 00
Agents' balances		383 02
Realization on investments (not extended), $4,317.37.		
Total receipts	$	299,333 56

Expenditure.

Cash paid for commission	$	9,216 96
Interest		642 84
License fee		150 00
Travelling expenses		84 63
Salaries directors' and auditors' fees		1,542 00
Printing, stationery, and advertising		1,246 34
Postage, telegrams and express		154 79
All other		665 22
Total expenses of management	$	13,702 78
Miscellaneous expenditure:		
Commission on stock		37,500 00
Reinsurance		1,461 20
Interest on investments		5,395 76
Investments (not extended), $232,537.03.		
Expenditure other than foregoing		5,426 45
Total expenditure	$	63,486 19

MISCELLANEOUS.

			Number	Amount
				$ c.
Contracts taken during 1922			384	1,578,165 00
Gross number and amount of contracts on foot at any time during 1922			384	1,578,165 00
	Number	Amount		
Deductions:				
Contracts lapsed in 1922	2	$ 10,500 00		
Amounts by which various contracts still on foot were reduced in 1922	50	264,130 00		
Total deductions extended	52	274,630 00	52	274,630 00
Gross number and amount of contracts on foot at 31st December, 1922			332	1,303,535 00
Reinsured				160,003 00
Net number and amount of contracts on foot at 31st December, 1922				1,143,532 00

LIST OF SHAREHOLDERS

Name	Address	No. of shares	Amount subscribed	Amount paid up
Allan, T. P.	London, Ont.	50	$ 5,000 00	$ 500 00
Alport, Dr. E. B.	Regina, Sask.	50	5,000 00	500 00
Anderson, Dr. R. W.	New Hamburg.	25	2,500 00	250 00
Angold, H. W.	Dundas, Ont.	25	2,500 00	250 00
Archibald, A.	Seaforth.	15	1,500 00	150 00
Abbott, M. J.	London, Ont.	5	500 00	50 00
Arnold, E. M.	Elmira, Ont.	100	10,000 00	1,000 00
Bauer, A.	Waterloo, Ont.	100	10,000 00	1,000 00
Baker, G. T.	Toronto.	10	1,000 00	100 00
Barnum, H. W.	Aylmer, Ont.	5	500 00	50 00
Baird, J. B.	St. Johns, Nfld.	25	2,500 00	
Bateman, J. J.	Goderich.	10	1,000 00	100 00
Baird, D. M.	St. Johns, Nfld.	10	1,000 00	100 00
Bechtel, A.	Waterloo, Ont.	10	1,000 00	100 00
Bean, Miss A. R.	Waterloo, Ont.	20	2,000 00	200 00
Bean, C. S.	Waterloo, Ont.	15	1,500 00	
Bechtel, B. E.	Waterloo, Ont.	20	2,000 00	200 00
Bechtel, W. B.	Kitchener, Ont.	25	2,500 00	250 00
Beer, E. S.	Hespeler.	5	500 00	50 00
Burdett, G. S.	Stratford.	50	5,000 00	500 00
Bernard, Miss.	Stratford.	30	3,000 00	300 00
Berry, H. G.	Waterloo, Ont.	5	500 00	50 00
Bertram, H. G.	Dundas.	50	5,000 00	500 00
Biggs, Hon. F. C.	West Flamboro.	300	30,000 00	3,000 00
Biggs, Miss M.	Regina, Sask.	10	1,000 00	100 00
Binnett, Rev.	Montreal, P.Q.	10	1,000 00	100 00
Bishop, F. C.	Norwich, Ont.	25	2,500 00	250 00
Bissett, R. C.	Chatham, Ont.	20	2,000 00	200 00
Breithaupt, J. E.	Kitchener, Ont.	25	2,500 00	250 00
Best, R. C.	London.	2	200 00	20 00
Bitzer, W. L.	Kitchener.	5	500 00	50 00
Blair, J. F.	London.	10	1,000 00	100 00
Boehm, C. A.	Waterloo.	5	500 00	50 00
Bohlender, D.	Waterloo.	10	1,000 00	100 00
Boles, M. L.	Stratford.	10	1,000 00	100 00
Boulter, P.	Hamilton.	20	2,000 00	200 00
Bowers, J. C.	Kitchener.	25	2,500 00	250 00
Bruegeman, L. A.	Waterloo.	10	1,000 00	100 00
Box, Dr. J. H.	Arnprior.	25	2,500 00	
Breithaupt, J. C.	Kitchener.	50	5,000 00	500 00
Beaton, F. C.	Highgate.	20	2,000 00	200 00
Boyle, G. A.	Ottawa.	10	1,000 00	100 00
Brein, Dr. J. W.	Essex.	50	5,000 00	500 00
Bruegeman, Miss M.	Waterloo.	2	200 00	20 00
Bruegeman, Miss V.	Waterloo.	3	300 00	30 00
Buck, P. L.	Port Dover.	10	1,000 00	100 00
Burt, G. S.	Owen Sound.	25	2,500 00	
Butler, Mrs. I.	London.	25	2,500 00	250 00
Cressman, A. K.	Waterloo.	10	1,000 00	100 00
Cressman, C.	Kitchener.	5	500 00	50 00
Clarke, F. M. S.	Coniston.	15	1,500 00	150 00
Clark, N. J.	Hamilton.	25	2,500 00	250 00
Clayton, A. H.	Listowel.	25	2,500 00	250 00
Carmichale, G. R.	Kenora, Ont.	10	1,000 00	100 00
Chown, M. B.	St. Johns, Nfld.	25	2,500 00	250 00
Cober, V. L.	Kitchener.	5	500 00	50 00
Coleridge, T.	London.	2	200 00	20 00
Conrad, Ida.	Waterloo.	5	500 00	50 00
Consaul, H. M.	Toronto.	50	5,000 00	500 00
Cooper, A. E.	London.	50	5,000 00	500 00
Copland, R. Y.	Kitchener.	50	5,000 00	500 00
Corless, C. V.	Coneston.	300	30,000 00	3,000 00
Coyle, J. P.	Aylmer, Ont.	100	10,000 00	1,000 00

List of Shareholders—*Continued.*

Name	Address	No. of shares	Amount subscribed	Amount paid up
Cowperthwaite, H	St. Johns, Nfld	5	$500 00	$50 00
Craig, H. B. R	St. Johns, Nfld	10	1,000 00	100 00
Cronyn, V. F	London	50	5,000 00	500 00
Craig, W. D	Regina, Sask	100	10,000 00	1,000 00
Cress, J. G	Kitchener	25	2,500 00	250 00
Curtis, W	Kitchener	10	1,000 00	100 00
Davey, F. C. P	Kitchener	10	1,000 00	100 00
Devitt, A. E	Waterloo	25	2,500 00	250 00
Devitt, E. S	Waterloo	25	2,500 00	250 00
Devitt, Miss E	Waterloo	5	500 00	50 00
Devitt, Miss H	Waterloo	10	1,000 00	100 00
Devitt, M	Waterloo	25	2,500 00	
Dean, J. M	Kenora	5	500 00	50 00
Davis, R. E	London	50	5,000 00	500 00
Doherty, Hon. M	Toronto	100	10,000 00	1,000 00
Dumbell, E. T	Houston, Texas	50	5,000 00	500 00
Dunning, C. A	Regina, Sask	100	10,000 00	1,000 00
Eckert, C	Kitchener	5	500 00	50 00
Edwards, C. M	Ottawa	50	5,000 00	500 00
Elliot, M. L	Hamilton	13	1,300 00	130 00
Ellis, M. and A	Hespeler	50	5,000 00	500 00
Fawcett, F. W.	Kitchener	25	2,500 00	
Fehrenbach, J. H	Kitchener	50	5,000 00	500 00
Fish, C	Norwich	55	5,500 00	550 00
Fletcher, M	Norwich	25	2,500 00	250 00
Fisher, T. J	Belleville	1	100 00	10 00
Feik, J. R	New Hamburg	25	2,500 00	250 00
Fehrenbach, W. T	Kitchener	10	1,000 00	100 00
Foster, A	Waterloo	10	1,000 00	100 00
Galloway, L. A	Kitchener	25	2,500 00	250 00
Garden, A. C	Hamilton	50	5,000 00	500 00
Gardiner, B. W	Waterloo	5	500 00	50 00
Gies, C	Waterloo	10	1,000 00	100 00
Gies, Mrs. M	Kitchener	15	1,500 00	150 00
Glass, L. G	London	10	1,000 00	100 00
Goudie, A. R	Kitchener	50	5,000 00	500 00
Godden, E. J	St. Johns, Nfld	25	2,500 00	250 00
Goebel, M. G	Hespeler	50	5,000 00	500 00
Goebel, C. A	Hespeler	50	5,000 00	500 00
Grosz, G	Waterloo	25	2,500 00	250 00
Gillis, A. B	Whitewood, Sask	10	1,000 00	100 00
Gueguen, J. L	Ottawa	10	1,000 00	100 00
Goobie, W. R	St. Johns, Nfld	10	1,000 00	100 00
Granger, Jas	London	100	10,000 00	1,000 00
Guenther, A. W	Kitchener	5	500 00	50 00
Hadden, W	London	100	10,000 00	
Haehnel, G. C	Waterloo	25	2,500 00	250 00
Hagedorn, L. G	Kitchener	25	2,500 00	250 00
Haight, J. C	Waterloo	200	20,000 00	2,000 00
Hall, O	Coneston	25	2,500 00	250 00
Harvey, C. W	Waterloo	25	2,500 00	50 00
Hasenpflug, O	Waterloo	10	1,000 00	100 00
Harvey, H. W	Waterloo	2	200 00	20 00
Hasenpflug, P	Waterloo	10	1,000 00	100 00
Harvey, Mrs. R	Kitchener	5	500 00	5 00
Hass, H	Waterloo	50	5,000 00	500 00
Hawkins, A. L	Waterloo	30	3,000 00	300 00
Hawkins, H	Waterloo	30	3,000 00	300 00
Hawkins, G	Waterloo	50	5,000 00	500 00
Hastings, M. B	Toronto	20	2,000 00	200 00
Heggie, D. L	Brampton	15	1,500 00	150 00
Hay, T. L	Woodstock	10	1,000 00	100 00
Hammond, H. S	Woodstock	10	1,000 00	100 00

List of Shareholders—*Continued.*

Name	Address	No. of shares	Amount subscribed	Amount paid up
Henderson, Dr. N	London	100	$10,000 00	$1,000 00
Heveron, Jas	Waterloo	50	5,000 00	54 50
Hilliard, J. A	Kitchener	80	8,000 00	800 00
Hilliard, W. L	Waterloo	100	10,000 00	1,000 00
Hilliard, W	Waterloo	5	500 00	50 00
Holmes, Dr. L. S	London	25	2,500 00	250 00
Hodgson, J. C	Winona, Ont	50	5,000 00	500 00
Hoy, F. C	Toronto	5	500 00	50 00
Huenergard, A. J	Waterloo	200	20,000 00	2,000 00
Huenergard, M	Kitchener	15	1,500 00	150 00
Hughes, F. G	Waterloo	10	1,000 00	
Irwin, Ed	London	123	12,300 00	1,187 00
Irwin, R. T	Woodstock	50	5,000 00	
Jaches, H. L	Regina, Sask	50	5,000 00	500 00
Jennings, Mrs. E	Hamilton	25	2,500 00	187 50
Jackson, Dr. G. E	Buffalo, N.Y	50	5,000 00	325 00
Jaques, C. E	Kitchener	25	2,500 00	250 00
Kaatz, E	Waterloo	10	1,000 00	100 00
Kaatz, R	Waterloo	5	500 00	50 00
Kalbfleisch, F. H	Kitchener	25	2,500 00	250 00
Kaufman, J	Kitchener	25	2,500 00	250 00
Kennedy, Dr. S. M	London	50	5,000 00	500 00
Kerr, J. A	Kitchener	10	1,000 00	100 00
Kimmel, A. H	Kitchener	50	5,000 00	500 00
Klepper, J	Kitchener	25	2,500 00	250 00
Kramp, W	Kitchener	10	1,000 00	100 00
Kuhn, H. J	Centrailia, Ont	10	1,000 00	100 00
Laird, Miss O	Norval	25	2,500 00	250 00
Laird, H. W	Regina, Sask	10	1,000 00	100 00
Laird, Mrs. L	Regina, Sask	90	9,000 00	290 00
Lawson, R	London, Ont	50	5,000 00	500 00
Lindsay, W. H	Hagersville, Ont	10	1,000 00	100 00
Lawrence, J. H	Highgate	10	1,000 00	100 00
Love, F. G	Toronto	10	1,000 00	100 00
Longworth, P. L	Norwich, Ont	25	2,500 00	250 00
Lugsden, H. L	Toronto	10	1,000 00	100 00
Learn, A. B	Waterloo	5	500 00	50 00
Lederman, S	Kitchener	50	5,000 00	500 00
McCallum, A. D. L	London	10	1,000 00	100 00
McCallum, J. J	Kitchener	10	1,000 00	100 00
McConnell, J. E	London	50	5,000 00	500 00
MacDougall, D. I	Russell, Ont	5	500 00	50 00
McDowell, M	Oxford Centre, Ont	25	2,500 00	250 00
McFarland, F. W	London, Ont	50	5,000 00	500 00
McFarland, A	Saskatoon, Sask	50	5,000 00	500 00
McGanity, A. J	Kitchener	5	500 00	50 00
McKennedy, W	Toronto	10	1,000 00	100 00
McColl, E. R	Highgate	5	500 00	50 00
McDowall, W. A	Coneston, Ont	20	2,000 00	200 00
McKindsey, L. S	Hamilton	50	5,000 00	500 00
McKinnon, J. P	Guelph	28	2,800 00	280 00
McLachlin, G.	London	50	5,000 00	500 00
McKinnon, K. L	Renfrew	10	1,000 00	100 00
MacLachlin, L. E	Ottawa	50	5,000 00	500 00
McLaren, C. L	Highgate	5	500 00	50 00
McEwen, J	Woodstock	150	15,000 00	1,500 00
MacDonald, J. D	Essex	25	2,500 00	250 00
McColl, C. G	McGregor, Ont	5	500 00	50 00
McLean, Dr. H	Regina, Sask	100	10,000 00	1,000 00
McPherson, A	London	50	5,000 00	500 00
McPherson, H	St. Johns, Nfld	20	2,000 00	200 00
Magee, J. E	London	100	10,000 00	1,000 00
Martin, J. A	Kitchener	100	10,000 00	1,000 00

List of Shareholders—*Continued.*

Name	Address	No. of shares	Amount subscribed	Amount paid up
Mahood, G. W.	Kingston	25	$2,500 00	$250 00
Mair, W. K.	Chesley, Ont.	25	2,500 00	250 00
Mather, J. W.	Guelph	75	7,500 00	180 00
Martin, Hon. M. W.	Regina, Sask.	100	10,000 00	1,000 00
Mistele, H. G.	Waterloo	50	5,000 00	500 00
Mitchell, E. C.	London	150	15,000 00	1,500 00
Milley, H. J.	St. Johns, Nfld.	10	1,000 00	100 00
Milne, J. G.	Norwich	90	9,000 00	900 00
Milne, J. W.	Norwich	8	800 00	80 00
Meikle, T. D.	Mount Forest	10	1,000 00	100 00
Mitchell, J. A.	Toronto	50	5,000 00	500 00
Mitchell, S. A.	University, Va.	200	20,000 00	2,000 00
Mitchell, W. E.	Kitchener	10	1,000 00	100 00
Morgan, W. A.	Gananoque	10	1,000 00	100 00
Morton, C. S.	Halifax, N. S.	100	10,000 00	1,000 00
Mountain, Mrs. C.	Stratford	8	800 00	80 00
Moyer, H. A.	Kitchener	15	1,500 00	150 00
Murdoch, G.	Simcoe	100	10,000 00	1,000 00
Murphy, J. E.	Thorold	5	500 00	50 00
Murphy, S. H.	Renfrew	20	2,000 00	200 00
Mulvihill, M. J.	Pembroke	5	500 00	
Monroe, W S.	St. Johns, Nfld.	20	2,000 00	200 00
Neal, W. R.	St. Johns, Nfld.	10	1,000 00	100 00
Noble, C. A.	Leamington	5	500 00	50 00
Noble, A.	Norval	25	2,500 00	250 00
Newell, W. F.	Stratford	10	1,000 00	100 00
Orme, Dr. T. D.	Lucan, Ont.	5	500 00	50 00
O'Donnell, C. W.	Waterloo	2	200 00	20 00
Panabaker, D. N.	Hespeler	5	500 00	50 00
Peine, L.	New Hamburg, Ont.	15	1,500 00	150 00
Pennington, C.	Norwich	5	500 00	50 00
Playfair, L. L.	Hamilton	25	2,500 00	250 00
Patterson, J. R.	Glencoe, Ont.	5	500 00	50 00
Pirie, A. F.	Dundas	50	5,000 00	500 00
Poole, W. W.	Chatham	10	1,000 00	100 00
Poff, L.	Gadshill, Ont.	25	2,500 00	250 00
Quinlan, P. F.	Stratford	25	2,500 00	250 00
Raatz, Mrs. H. E.	Waterloo	5	500 00	50 00
Raatz, R. D.	Westmount, P. Q.	5	500 00	50 00
Reed, H. McA.	Waterloo	5	500 00	50 00
Reid, J.	Kitchener	25	2,500 00	250 00
Reycraft, J. W.	Muirkirk, Ont.	20	2,000 00	200 00
Riddell, J. M.	Stratford	100	10,000 00	1,000 00
Riffer, N.	Kitchener	5	500 00	50 00
Ring, G. F.	Halifax, N. S.	50	5,000 00	500 00
Robinson, A. J.	Waterloo	15	1,500 00	150 00
Robinson, W. E.	London	100	10,000 00	1,000 00
Roschman, R.	Waterloo	10	1,000 00	100 00
Rousseau, M.	St. Ann de la Pirade	200	20,000 00	2,000 00
Roux, Jean	Ste. Ann Therese	10	1,000 00	100 00
Ross, P. D.	Ottawa	20	2,000 00	200 00
Rueffer, F. D.	Waterloo	100	10,000 00	150 00
Russell, J. A.	Chicago, Ill.	10	1,000 00	87 50
Ruppell, C. H.	Waterloo	5	500 00	50 00
Ruthig, W. A.	New Hamburg, Ont.	10	1,000 00	100 00
Rueffer, H.	Baden, Ont.	5	500 00	50 00
Sanderson, L.	Stratford	30	3,000 00	300 00
Sanford, R. H.	Kitchener	10	1,000 00	100 00
Schaefer, G. B.	Waterloo	25	2,500 00	250 00
Slater, R. F.	Hespeler	145	14,500 00	1,450 00
Schantz, F. A.	Kitchener	50	5,000 00	500 00
Schreiber, Miss C.	Waterloo	25	2,500 00	250 00
Shantz, E.	Waterloo	10	1,000 00	100 00

List of Shareholders—*Continued.*

Name.	Address	No. of shares	Amount subscribed	Amount paid up
Shantz, W. W.	Waterloo	25	$2,500 00	$250 00
Shelley, L. W.	Waterloo	10	1,000 00	100 00
Shoebotham, W. M.	London	50	5,000 00	500 00
Shuh, F.	Waterloo	10	1,000 00	100 00
Smallwood, W.	St. Johns, Nfld	50	5,000 00	500 00
Smith, A. J.	London	10	1,000 00	100 00
Smith, Dr. D.	Stratford	25	2,500 00	250 00
Smith, M. J.	Waterloo	200	20,000 00	1,169 00
Smith, R. W.	Dunnville, Ont.	20	2,000 00	200 00
Smith, G. F.	Arthur, Ont.	2	200 00	20 00
Sproule, W. H.	Guelph	10	1,000 00	100 00
Sanderson, E.	Waterloo	5	500 00	50 00
Schinbein, G.	Conestogo, Ont.	10	1,000 00	100 00
Snyder, Mrs. M.	Waterloo	1	100 00	10 00
Snyder, H. W.	Waterloo	3	300 00	30 00
Snyder, Ira	Waterloo	25	2,500 00	250 00
Somerville, F.	Regina, Sask.	25	2,500 00	250 00
Soper, Thos.	St. Johns, Nfld.	255	25,500 00	377 50
Steben, Z.	Montreal	10	1,000 00	100 00
Speers, G.	Regina, Sask.	50	5,000 00	500 00
Steckenreiter, J.	Waterloo	10	1,000 00	100 00
Sparling, J. A.	Pembroke	20	2,000 00	
Stevenson, A. J.	Regina, Sask.	50	5,000 00	500 00
Stuart, S. R.	Mitchell	50	5,000 00	500 00
Stuebing, E. G.	Kitchener	20	2,000 00	200 00
Swartz, Ella	Hamilton	40	4,000 00	400 00
Swartz, L.	Hamilton	382	38,200 00	375 00
Swartz, Miles	Kitchener	10	1,000 00	100 00
Swartz, L.	Hamilton	10	1,000 00	100 00
Shoemaker, H. W.	Kitchener	10	1,000 00	100 00
Taylor, C. M.	London	50	5,000 00	500 00
Tait, I. C.	Montreal	30	3,000 00	300 00
Turnbull, C. W.	Brantford	15	1,500 00	150 00
Thamer, Mrs. J.	Kitchener	2	200 00	20 00
Thompson, S.	London	50	5,000 00	500 00
Trask, I.	Baden	5	500 00	12 50
Tweed, J. H.	Russell	5	500 00	
Tweed, S. C.	Waterloo	1,000	100,000 00	10,000 00
Uffelman, W.	Montreal	60	6,000 00	600 00
Vickerman, M. S.	Preston	25	2,500 00	250 00
Vickerman, T. G.	Preston	25	2,500 00	250 00
Vallentyne, H. J.	Toronto	5	500 00	50 00
Vanbuskirk, W. F.	Chatham	5	500 00	50 00
Vice, T.	Renfrew	10	1,000 00	
Vice, S.	Renfrew	5	500 00	
Ward, J. W.	Highgate	10	1,000 00	100 00
Welker, A. H.	Waterloo	200	20,000 00	2,000 00
Wahl, E.	Kitchener	10	1,000 00	
Walker, G.	Hamilton	20	2,000 00	200 00
Walker, J. C.	Nanticoke, Ont.	10	1,000 00	100 00
Watson, L. T.	Westmount, P. Q.	6	600 00	60 00
Weidenhammer, N.	Waterloo	25	2,500 00	250 00
Wellman, Dr. L. A.	Waterloo	30	3,000 00	300 00
Wettlaufer, Mrs.	Waterloo	10	1,000 00	100 00
White, D. E.	Kitchener	5	500 00	50 00
Western, E.	Muskoka, Ont.	25	2,500 00	250 00
Wettlaufer, Wm.	Waterloo	5	500 00	50 00
Wettlaufer, J.	Waterloo	5	500 00	50 00
Walker, A.	Toronto	20	2,000 00	200 00
White, Hon. S.	Montreal	350	35,000 00	3,500 00
Wilson, H. F.	Kitchener	20	2,000 00	200 00
Wilson, R.	Aylmer, Ont.	50	5,000 00	
Wilson, S. J.	Beamsville	25	2,500 00	250 00

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address	No. of shares	Amount subscribed	Amount paid up
Willis, G. N.	London	10	$1,000 00	$100 00
Wegenast, M.	Aylmer, Ont.	10	1,000 00	100 00
Wood, W. S.	Woodstock	10	1,000 00	100 00
Williamson, E. W.	Toronto	10	1,000 00	100 00
Wyatt, H. J.	St. Johns, Nfld	50	5,000 00	500 00
Wing, E. D.	Guelph	10	1,000 00	25 00
Yull, T. H.	London	25	2,500 00	250 00
Young, G.	Norwich	10	1,000 00	100 00
Ziegler, H. W.	Waterloo	25	2,500 00	250 00
		12,500	1,250,000 00	111,375 50

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditures of Life, and Life and Accident Insurance Companies

LIFE, AND LIFE AND ACCIDENT INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Real estate	Policy loans	Mortgages	Municipal debentures, Government and other securities	Interest accrued	Cash	Premiums outstanding (net)	Deferred premiums (Net)	Agents' balances	Calls and premiums on capital stock in process of collection	All other assets	Totals	Office furniture, etc. (Not extended)	Subscribed capital uncalled less paid in advance
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
*Commonwealth Life and Accident Insurance Co.	....	....	....	63,525 19	753 57	9,877 62	1,349 78	2,078 83	....	....	9,170 74	86,755 73	5,904 90	497,770 00
Equity Life	....	157,860 66	374,221 90	345,917 14	12,490 45	13,833 09	9,222 99	10,756 61	....	....	....	924,302 84	360 00	318,600 00
Ontario-Equitable Life and Accident	a52,875 44	....	4,550 00	270,397 58	3,938 39	16,101 73	34,072 22	15,171 96	5,367 57	....	65 45	402,540 28	14,629 56	918,000 00
†Re-insurance Company of Canada	....	....	1,000 00	229,874 66	3,702 55	7,627 71	....	....	2,508 17	27,249 00	1,104 50	273,066 59	1,813 78	1,125,000 00
Totals	52,875 44	157,860 66	379,771 90	909,714 57	20,884 96	47,440 15	44,644 99	28,007 84	7,875 74	27,249 00	10,340 69	1,686,665 44	22,708 24	2,859,570 00

*Commenced business May 31st, 1922. †Commenced business May 3rd, 1922. a See footnote page B 11.

The Government deposits (par value) at date of publication are as follows: Commonwealth Life and Accident, $25,000; Equity Life, $47,500; Ontario-Equitable, $53,000; Re-insurance Company of Canada, $26,330.60.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company		Re-insurance reserve	Advance premiums	Provincial tax on premiums	Unpaid losses	Borrowed money	Interest paid in advance	Other liabilities	Total liabilities, except paid-up capital stock	Paid-up capital	Calls on capital stock unpaid	No. of policies in force	Net amount at risk
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Commonwealth Life and Accident Insurance Co.	(a)	8,270 00	1,842 81	....	....	....	....	4,883 43	14,996 24	55,330 00	....	608	1,153,410 00
Equity Life	(b)	839,293 16	1,637 33	1,854 25	16,000 00	....	3,000 00	1,178 56	862,963 30	35,400 00	....	3,164	4,679,626 00
Ontario-Equitable Life and Accident	(b)	194,526 00	2,300 92	....	(1)3,500 00	60,000 00	....	9,748 12	270,075 04	102,000 00	....	4,442	10,276,717 00
Re-insurance Company of Canada		8,294 00	....	....	....	50,000 00	....	383 02	58,677 02	111,375 50	13,624 50	332	1,143,532 00
Totals		1,050,383 16	5,781 06	1,854 25	19,500 00	110,000 00	3,000 00	16,193 13	1,206,711 60	304,105 50	13,624 50	8,564	17,253,285 00

(a) (b) Om (5) table 3½ per cent., with allowance. (1) Payable in instalments yearly for 10 years.

The Government deposits (par value) at date of publication are as follows: Commonwealth Life and Accident, $25,000; Equity Life, $47,500; Ontario-Equitable, $53,000; Re-insurance Company of Canada, $26,330.60.

LIFE, AND LIFE AND ACCIDENT INSURANCE COMPANIES—Continued.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Gross premiums	Interest	Calls on capital stock	Premiums on capital stock	Re-insurance on policy claims	Commission	All other	Total	Policy loans repaid	From securities (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Commonwealth Life and Accident Insurance Co.	30,478 78	534 91	55,330 00	58,796 00	....	....	....	145,139 69	......	....
Equity Life	133,392 10	48,307 94	....	....	....	1,589 28	....	183,289 32	......	215,319 75
Ontario-Equitable Life and Accident	346,835 44	9,425 56	....	....	47,500 00	17,379 81	*51,697 54	472,838 35	......	197,093 64
Re-Insurance Company of Canada	20,762 45	5,437 09	111,375 50	111,375 50	....	....	†50,383 02	299,333 56	......	4,317 37
Totals	531,468 77	63,705 50	166,705 50	170,171 50	47,500 00	18,969 09	102,080 56	1,100,600 92	......	416,730 76

* Includes bank loan, $40,000.

†Includes bank loan, $50,000.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Expenses of Management						Claims	Surrender values paid Endowments matured	Dividends	Re-insurance	Other expenditure	Total	Loans on policies	Invested (not extended)
	Agents' commission and salary	Salaries and auditors' fees	Medical fees	Statutory assessment and license fee (Ontario)	All other	Total expenses of management								
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Commonwealth Life and Accident Insurance Co.	24,869 57	6,118 95	1,824 00	150 00	7,885 22	40,847 74	....	....	....	2,004 66	(1) 28,884 48	71,736 88	....	63,799 72
Equity Life	16,986 30	13,082 00	1,720 00	201 33	9,177 06	41,166 69	11,000 00	26,465 45	*2,404 15	9,775 37	....	90,811 66	....	295,779 51
Ontario-Equitable Life and Accident	150,477 97	26,849 41	11,666 40	192 14	41,912 11	231,098 03	73,973 95	....	104 74	58,364 96	7,777 18	371,318 86	....	293,195 77
Re-insurance Company of Canada	9,216 96	1,542 00	....	150 00	2,793 82	13,702 78	....	....	....	1,461 20	48,322 21	63,486 19	....	232,537 03
Totals	201,550 80	47,592 36	15,210 40	693 47	61,768 21	326,815 24	84,973 95	26,465 45	2,508 89	71,606 19	84,983 87	597,353 59	....	885,312 03

* Dividend to shareholders, $2,124; to policyholders, $280.15.

(1) Organization expenses, $24,584.63.

Joint Stock Fire Insurance Companies

Year ending 31st December, 1922

HAND-IN-HAND INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Alfred Wright	Toronto.
Joseph Walmsley	Toronto.
Albert E. Blogg	Toronto.
Chas. M. Horswell	Toronto.
C. H. C. Fortner	Toronto.
Alexander MacLean	Toronto.

OFFICERS.

Alfred Wright, President	Toronto.
Joseph Walmsley, Vice-President and Manager	Toronto.
F. E. Dingle, Secretary	Toronto.

AUDITORS.

A. C. Neff, F.C.A	Toronto.
Oscar Hudson, F.C.A	Toronto.

Authorized capital stock	$ 500,000 00
Subscribed capital stock	100,000 00
Paid-up in cash	100,000 00
Securities deposited in the Treasury of Ontario (par value)	105,480 57

Statement for the Year Ended 31st December, 1922.

Assets.

Mortgages on real estate		$ 41,400 00
Municipal debentures and Canada War Loans owned (Ontario Government deposited)		418,403 18
Cash on hand	$ 21,482 33	
Cash on deposit to Company's credit in Imperial Bank, Toronto	30,405 21	
Cash in Canada Permanent Mortgage Corporation	12,664 05	
Cash in Standard Bank, Toronto	2,850 84	
Cash in Royal Bank	7,570 14	
		74,972 57
Cash in agents' hands		34,351 96
Interest accrued		6,400 55
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in cash system in force at 31st December, 1922		540 37
Goad's plans (not extended), $2,642.36.		
Amount of all other assets		144 79
Total		$ 576,213 42

Liabilities.

Amount of losses adjusted	$ 19,788 57
Amount of losses supposed or reported	9,378 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1922	199,247 29
All other liabilities	179,729 36
Total liabilities	$ 408,143 22
Paid-up capital stock	$ 100,000 00

Receipts.

Cash balance at 31st December, 1921 (not extended), $64,222.49.		
Cash received in 1922 from gross premiums—fire	$ 382,763 70	
" in 1922 from gross premiums—plate glass	11,213 56	
" in 1922 from gross premiums—automobile	23,009 23	
		$ 416,986 49
" for interest		22,362 71
" commission		2,440 43
" for realization of investments (not extended), $15,078.60.		
" from all other sources		44,636 98
Total		$ 486,426 61

Expenditure.

Expenses of management:		
Cash paid for agents' commission—fire branch	$ 72,521 58	
" agents' commission—plate glass	2,739 50	
" agents' commission—automobile	4,731 18	
		$ 79,992 26
" statutory assessment, license fees		326 42
" travelling expenses		839 40
" printing, stationery and advertising		1,030 37
" salaries, directors' and auditors' fees		14,500 00
" investigation and adjustment of claims:		
Fire	$ 3,410 35	
Automobile	531 20	
		3,941 55
" law costs		572 00
" rent		900 00
" taxes (government and municipal)		4,511 34
" postage, telegrams and express, etc.		822 19
" Canadian Fire Underwriters Association		6,576 30
" all other		16,433 57
Total expenses of management		$ 130,445 40
Miscellaneous payments:		
Cash paid for fire losses which occurred during 1922 (fire)		230,079 03
" losses which occurred prior to 1922 (fire)		14,793 58
" plate glass losses, 1922		3,290 42
" automobile losses in 1922		10,492 46
" automobile losses prior to 1922		345 00
" plate glass losses prior to 1922		102 75
" rebate, abatement and returned premiums, fire		60,158 27
" rebate, abatement and returned premiums, plate glass, $565.68, automobile, $4,883.82		5,449 50
" dividends		20,000 00
" investments (not extended), $15,000.00.		
" re-insurance		328 82
" expenses other than foregoing, (fire)		269 90
Total expenditure		$ 475,755 13

CURRENCY OF FIRE INSURANCE RISKS.

	One year or less.	Three years.	Total.
Amount covered by policies in force 31st December, 1922	$ 23,571,524 00	$8,049,641 00	$ 31,621,165 00
Re-insurance:			
Of the foregoing risks there were re-insured December, 1922	97,000 00		97,000 00
Net risks actually carried by the Company at 31st December, 1922	$ 23,474,524 00	8,049,641 00	$ 31,524,165 00

MOVEMENT IN RISKS.

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
Policies in force 31st December, 1921	22,727	$ 31,035,187 00
Taken during the year 1922, new and renewed	6,081	31,174,284 00
Gross number and amount in force at any time during 1922	28,808	$ 62,209,271 00
Deduct expired and cancelled during 1922	5,239	30,588,306 00
In force at 31st December, 1922	23,569	$ 31,621,165 00

Movements in Automobile Insurance Contracts.	Number.	Amount.
Policies in force, 31st December, 1921	378	$ 471,701 00
Policies new and renewed during 1922	676	973,400 00
Gross number during 1922	1,054	$ 1,445,101 00
Less expired and cancelled in 1922	580	699,351 00
Net risks in force 31st December, 1922	474	$ 745,750 00

Movements in Plate Glass Insurance Contracts.	Number.	Amount.
Policies in force, 31st December, 1921	537	$ 76,682 00
Policies new and renewed during 1922	558	71,917 00
Gross number during 1922	1,095	$ 148,599 00
Less expired and cancelled in 1922	579	80,663 00
Net risks in force 31st December, 1922	516	$ 67,936 00

BUSINESS TRANSACTED.

General Fire, Plate Glass, Inland Marine and Automobile Insurance.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1922

Name	Address	No. of shares	Amount subscribed	Amount paid-up
			$ c.	$ c.
Blogg, Albert Edward	Toronto	20	2,000 00	2,000 00
Fortner, C. H. C.	"	20	2,000 00	2,000 00
Horswell, Charles Milton	"	20	2,000 00	2,000 00
London and Lancashire Fire Insurance Company	London, England	880	88,000 00	88,000 00
MacLean, Alex	Toronto	20	2,000 00	2,000 00
Walmsley, Joseph	"	20	2,000 00	2,000 00
Wright, Alfred	"	20	2,000 00	2,000 00
Totals		1,000	100,000 00	100,000 00

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commencing business 19th January, 1898.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Alfred Wright	Toronto.
A. E. Blogg	Toronto.
E. H. H. Lester	Toronto.
C. M. Horswell	Toronto.
Alex. MacLean	Toronto.
H. M. Baldwin	Toronto.
Colin, E. Sword	Montreal.
A. W. Blake	Vancouver.
G. H. Henderson	Quebec.

OFFICERS.

Alfred Wright, President	Toronto.
A. E. Blogg, Secretary	Toronto.

AUDITORS.

A. J. Walker, C.A.	Toronto.
Rutherford Williamson, F.C.A	Toronto.

Authorized capital, $500,000.00.

Subscribed capital, $300,000.00; paid-up capital, $150,000.00.

Securities deposited in the Treasury of Ontario, $158,435.22.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate (office building, 86 Adelaide St. East)		$ 145,000 00
Municipal, Loan & Trust Company debentures, and Provincial and Dominion Government bonds (part Government deposit)		429,984 07
Mortgages		213,125 00
Cash at head office	$ 5,740 40	
" on deposit in Dominion Bank, Toronto	3,306 16	
" on deposit Canada Permanent Mortgage Corporation	2,137 05	
		11,183 61
Interest due and accrued		7,621 43
Cash in agents' hands acknowledged by them and considered good		24,854 78
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1922		45,008 91
Due from other companies for reinsurance on losses		11,422 35
Total assets		$ 888,200 15
Subscribed capital stock uncalled		$ 150,000 00

Liabilities.

Amount of losses supposed or reported	$ 27,000 00
Amount required to re-insure all outstanding fire risks, being 50 per cent. of gross premiums on all policies in force at 31st December, 1922	584,491 16
Commission	4,000 00
Reserve for Federal and Provincial taxes	22,000 00
Total liabilities, except capital stock	$ 637,491 16
Capital stock paid-up in cash	$ 150,000 00

Receipts.

Cash balance at 31st December, 1921 (not extended), $14,312.17.	
Gross premiums received in cash	$ 768,100 84
Received for interest	40,246 81
“ rents	12,363 33
“ commission on re-insurance	27,002 40
“ re-insurance on policies become claims	60,311 42
“ endorsement fees	528 25
“ debentures, mortgages and other securities (not extended), $111,506.63.	
Total	$ 908,553 05

Expenditure.

Expenses of management:	
Paid for law costs	$ 1,685 76
“ light	355 71
“ discount and exchange	2,245 99
“ commission to agents, salaries and bonus	170,318 44
“ rent and taxes (municipal and government)	15,961 04
“ statutory assessment and license	794 68
“ stationery, printing and advertising	20,350 49
“ travelling expenses	4,612 33
“ postage, telegrams and express	2,230 21
“ investigation and adjustment of claims	9,120 46
“ salaries, directors' and auditors' fees	45,723 62
“ building expense account	6,552 19
“ other expenses	10,587 78
Total expenses of management	$ 290,538 70
Miscellaneous payments:	
Amount paid for losses which occurred prior to the year 1922	28,216 25
“ losses which occurred during 1922	495,677 45
“ re-insurance	95,312 39
“ rebate	43,232 72
“ dividends	15,000 00
“ office furniture and Goad's plans	5,455 07
“ all other	737 78
“ debentures, mortgages and other securities (not extended), $49,017.88.	
Total	$ 974,170 36

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Three years.	Total.
Amount covered by policies in force 31st December, 1922	$ 27,867,793 00	$ 97,369,410 00	$125,237,203 00
Re-insurance:			
Of the foregoing risks there were re-insured	5,291,175 00	2,119,741 00	7,410,916 00
Net risks actually carried by the Company at 31st December, 1922	22,576,618 00	95,249,669 00	117,826,287 00

MISCELLANEOUS

Movements in Fire Insurance Contracts.	Number.	Amount.
Policies in force 31st December, 1921	79,504	$106,458,876 00
Taken during the year 1922, new and renewed	49,282	81,519,103 00
Gross number and amount in force at any time during 1922	128,786	$187,977,979 00
Deduct expired and cancelled during 1922	42,590	62,740,776 00
In force at 31st December, 1922	86,196	$125,237,203 00

List of Shareholders at 31st December, 1922

Name	Residence	No. of shares	Amount subscribed	Amount paid-up
			$ c.	$ c.
Chantler, Thomas	701 Queen St. W., Toronto	10	500 00	250 00
Merner, A.	Trout Creek, Ont.	10	500 00	250 00
Munroe, Dr. G. A.	Saskatoon, Sask.	10	500 00	250 00
Munroe, M. J.	22 May St., Edmonton, Alt.	10	500 00	250 00
Munroe, Wm.	c/o Mrs. C. J. Meadows, Edmonton, Alta.	20	1,000 00	500 00
Macdonald, Jessie	Carleton Place, Ont.	5	250 00	125 00
Ward, James	Stratford	2	100 00	50 00
Guest, G. H.	184 Clinton St., Toronto	2	100 00	50 00
London & Lancashire	Insurance Co. Ltd., London, England	5,751	287,550 00	143,775 00
Blake, A. W.	Winnipeg, Man.	20	1,000 00	500 00
Baldwin, H. A.	Toronto, Ont.	20	1,000 00	500 00
Blogg, A. E.	Toronto, Ont.	20	1,000 00	500 00
Henderson, G. H.	Quebec, Que.	20	1,000 00	500 00
Horswell, C. M.	Toronto, Ont.	20	1,000 00	500 00
Lester, E. H. H.	Toronto, Ont.	20	1,000 00	500 00
MacLean, A.	Toronto, Ont.	20	1,000 00	500 00
Sword, C. E.	Montreal, Que.	20	1,000 00	500 00
Wright, Alfred	Toronto, Ont.	20	1,000 00	500 00
		6,000	300,000 00	150,000 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, 32 CHURCH STREET, TORONTO.

Commenced business 1st July, 1871.

Names and addresses of the Directors and Officers for the year 1922.

DIRECTORS.

Alfred Wright	Toronto.
Joseph Walmsley	Toronto.
Albert E. Blogg	Toronto.
Chas. M. Horswell	Toronto.
F. E. Dingle	Toronto.

OFFICERS.

Alfred Wright, President	Toronto.
Joseph Walmsley, Vice-President	Toronto.
Hugh F. Crighton, Secretary	Toronto.

AUDITORS.

A. C. Neff, F.C.A.	Toronto.
Oscar Hudson, A.C.A	Toronto.

Authorized capital, $250,000; subscribed capital, $100,000; paid-up, $100,000; securities deposited in Treasury of Ontario, $102,185.33, par value.

Statement for the Year Ending 31st December, 1922.

Assets.

Value of real estate, Head Office Building, 32 Church Street, Toronto		$ 72,000 00
Mortgages		15,150 00
Municipal and Provincial Government and Loan Company debentures and other securities (Government deposit)		332,271 94
Dominion of Canada War Loan		187,902 50
Cash on hand, head office	$ 13,220 03	
Cash on deposit in Dominion Bank, Toronto	47,446 23	
Cash on deposit, Imperial Bank, Toronto	4,323 22	
Cash on deposit, Standard Bank, Toronto	2,315 64	
Cash on deposit, Huron and Erie Mortgage Corporation	2,449 29	
Cash on deposit, Canada Permanent Mortgage Corporation	1,506 75	
		81,261 16
Agents' balances		17,712 13
Interest accrued and unpaid		7,060 54
Goad's plans (not extended)	$ 2,258 56	
All other		269 31
Total assets		$ 713,627 58

Liabilities.

Amount of losses adjusted	$ 2,572 86
Amount of claims supposed or reported	2,500 00
Audit fees and accrued war tax	817 55
Unearned premiums, being 50 per cent. of gross premiums on all policies in force at 31st December, 1922	162,442 13
Amount of all other liabilities	85,282 49
Total liabilities, except capital stock	$ 253,615 03
Capital stock paid up in cash	$ 100,000 00

Receipts.

Cash balance at 31st December, 1921, (not extended), $52,498.33.	
Gross premium received in cash	$ 252,729 54
Received for interest and dividends	26,441 61
Rents	7,491 00
Commission	753 78
Cash received from investments (not extended), $23,385.00.	
All other	3,960 35
Total	$ 291,376 28

Expenditure.

Expenses of management:	
Paid for commission and agents' bonus	$ 49,389 77
" law costs	40 00
" Canadian Fire Underwriters Association	4,181 31
" salaries, directors' and auditors' fees	12,350 00
" rents and taxes (municipal and government)	11,818 65
" statutory assessment and license fee	355 67
" stationery, printing and advertising	735 38
" travelling expenses	839 40
" postage, telegrams and express	789 85
" investigation and adjustment of claims	2,512 72
" building expenses account	5,267 08
" other expenditure	463 24
Total expenses of management	$ 88,743 07
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1922	4,775 10
" losses which occurred during 1922	115,235 24
" rebates	35,170 04
" of dividends to shareholders	20,000 00
" investments (not extended), $22,075.	
Total expenditure	$ 263,923 45

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Three years.	Total.
Amount covered by policies in force 31st December, 1922	$ 14,056,809 00	$ 19,461,230 00	$ 33,518,039 00
Re-insurance:			
Of the foregoing risks there were re-insured			
Net risks in force 31st December, 1922	$ 14,056,809 00	$ 19,461,230 00	$ 33,518,039 00

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
Policies in force 31st December, 1921	15,637	$ 32,343,805 00
Taken during the year 1922, new and renewed	9,253	25,873,501 00
Totals	24,890	$ 58,217,306 00
Deduct expired and cancelled during 1922	9,304	24,699,267 00
In force at 31st December, 1922	15,586	$ 33,518,039 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1922.

Name.	Residence.	No. of shares	Amount subscribed	Amount paid up in cash
			$ c.	$ c.
London & Lancashire Fire Insurance Company	London, Eng.	1,900	95,000 00	95,000 00
Horswell, Chas. Milton	Toronto	20	1,000 00	1,000 00
Blogg, Albert E.	"	20	1,000 00	1,000 00
Wright, Alfred	"	20	1,000 00	1,000 00
Dingle, Frank E.	"	20	1,000 00	1,000 00
Walmsley, Joseph	"	20	1,000 00	1,000 00
Totals		2,000	100,000 00	100,000 00

TORONTO CASUALTY FIRE AND MARINE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business October 3rd, 1921.

Licensed to transact fire accident, sickness, guarantee, automobile, inland transportation, inland and ocean marine, theft, burglary or robbery insurance, insurance against loss, or damage, or liability, for loss or damage to persons or property arising from any accidental cause, and plate glass insurance.

Names and addresses of the Directors and Officers.

DIRECTORS.

G. Larratt Smith	Toronto.
A. E. Dawson	Toronto.
Albert Edward Wilson	Toronto.
M. A. MacKenzie, M.A., F.I.A.	Toronto.
Thos. H. Pratt	Hamilton.
Henry Knight	St. Catharines
Hon. Forbes Godfrey, M.D., M.P.P.	Toronto.
J. T. Braund	Peterboro.
C. H. Ackerman	Peterboro.
R. P. Parker	Hamilton.
W. W. Evans	Winnipeg, Man.

OFFICERS.

G. Larratt Smith, President	Toronto.
A. E. Dawson, Vice-President and General Manager	Toronto.
Geo. E. Weidner, Assistant-Secretary	Toronto.

AUDITORS.

Jas. A. Carstairs, C.A., & Co.	Toronto.

Authorized capital, $1,000,000.00; subscribed capital, $522,200.00; paid-up capital, $78,395.00; securities deposited in the Treasury of Ontario, $55,000.00.

Statement for year ending December 31st, 1922.

Assets.

Canada War Loan and Provincial debentures		$ 124,170 70
Cash on hand in office of the Company	$ 35 00	
Cash on deposit in Bank of Montreal, Toronto	28,743 60	
Cash on deposit in Bank of Montreal, London, Eng	1,103 75	
		29,882 35
Interest due and accrued		1,977 62
Premiums outstanding in course of collections and deferred premiums		40,420 70
Office furniture (not extended), $6,100.00.		
Total assets		$ 196,451 37

Liabilities.

Amount of losses adjusted	$ 200 00
Amount of losses supposed or reported	3,694 85
Commission due agents on outstanding premiums	12,426 38
Amount required to re-insure all outstanding fire risks, being 50 per cent. of gross premiums on all policies in force at 31st December, 1922	12,728 08
Reserve of unearned premiums, excluding fire	44,440 97
Taxes due and accrued	573 09
Re-insurance premiums	1,797 41
All other	835 00
Total	$ 76,695 78
Capital stock paid-up	$ 78,395 00

Receipts.

Balance 31st December, 1921 (not extended), $17,083 85.	
Gross premiums received in cash	$ 135,789 55
Received for interest	3,138 57
Received on account of call on capital stock	16,984 00
Received on account of premiums on capital stock	32,902 85
Received from all other	4,682 88
Received from investments (not extended), $77,414.50.	
Total	$ 193,497 85

Expenditure.

(a) Expenses of management:	
Commission	$ 36,838 39
Statutory assessment and license	150 86
Investigation and adjustment of claims	2,898 37
Taxes, government and municipal	1,192 60
Travelling expenses	1,766 96
Rent	3,245 00
Salaries, directors' and auditors' fees	18,753 53
Printing, stationery and advertising	5,787 77
Postage, telegrams and express	1,002 19
All other	2,168 66
Total	$ 73,804 27
(b) Miscellaneous payments:	
Amount paid for losses which occurred in 1922	35,685 30
Amount paid for investments (not extended), $144,128.26.	
Reinsurance	4,496 02
Total	$ 113,985 59

CURRENCY OF FIRE INSURANCE RISKS.

	One year or less.	Short term.	Three Years.	Total.
Amount of policies in force 31st December, 1922	$1,264,445 00	$ 50,184 25	$ 1,068,720 00	$ 2,383,349 25
Re-insurance	81,615 00		53,407 16	135,022 16
Net risk actually carried by Company at 31st December, 1922	$1,182,830 00	$ 50,184 25	$ 1,015,312 84	$ 2,248,327 09

MOVEMENT IN FIRE INSURANCE RISKS.

	Number.	Amount.
Policies new and renewed during 1922	1,513	$ 2,527,249 25
Gross number and amount in force during 1922	1,513	$ 2,527,249 25
Less expired and cancelled in 1922	83	143,900 00
Net risks in force 31st December, 1922	1,430	$ 2,383,349 25

AMOUNT OF OTHER CLASSES OF INSURANCE AT RISK, 31st DECEMBER, 1922.

	Gross.	Re-insured.	Net.
Accident and sickness	$ 1,026,913 00	$217,700 00	$ 809,213 00
Automobile	6,310,082 00	33,000 00	6,277,082 00
Fidelity liability	1,027,798 00	20,750 00	1,007,048 00
Inland transportation	1,700 00	....	1,700 00
	$ 8,356,493 00	271,450 00	$ 8,095,043 00

List of Shareholders.

Name	Address	No. of shares	Amount	Amount paid in cash
Ackerman, Dawson, Co.	Peterboro	137	$13,700 00	$1,370 00
Ackerman, B. H.	Peterboro	792	79,200 00	7,920 00
Allen, J. J.	Peterboro	10	1,000 00	100 00
Andrews, F. F.	London, Ont.	5	500 00	50 00
Apps, A. and A. W.	Brantford	2	200 00	200 00
Abell, H. H.	Cobalt	2	200 00	200 00
Ball, P. H.	London	11	1,100 00	200 00
Beck, Ella W.	Toronto	5	500 00	50 00
Beck, Lydia K.	Toronto	5	500 00	50 00
Blade, A. W. P.	Peterboro	1	100 00	10 00
Braund, R. C.	Peterboro	50	5,000 00	500 00
Braund, J. T.	Peterboro	200	20,000 00	2,000 00
Boyle, W. O.	Cobourg	5	500 00	50 00
Brinicombe, Eliza F.	Chatham	6	600 00	60 00
Beatty, J. A.	Stratford	25	2,500 00	250 00
Bell, J. A.	Champaigne, Ill.	10	1,000 00	100 00
Bauer, E. J.	Waterloo	2	200 00	200 00
Bowman, E.	Elmwood	8	800 00	800 00
Brown, A.	Peterboro	1	100 00	10 00
Brown, J. W.	Stratford	5	500 00	50 00
Brydon, W. H.	Brampton	3	300 00	300 00
Boyd, Miss M. A.	Toronto	5	500 00	500 00
Bull, Dr. E.	Lambton Mills	5	500 00	500 00
Butler, F. J.	Toronto	1	100 00	25 00
Butler, Ivey	London	5	500 00	50 00
Charlton, Dr. W. J.	Weston	20	2,000 00	2,000 00
Coulter, R. L.	Weston	7	700 00	700 00
Cuntz, J.	Conestoga	25	2,500 00	970 00
Carstairs, Miss B.	Goderich	25	2,500 00	250 00
Charlton, W. J.	Lakefield	160	16,000 00	1,600 00
Chisholm, Norman S.	Toronto	20	2,000 00	200 00
Crawford, Miss A. G.	Chatham	3	300 00	30 00
Dawson, A. E. (in trust)	Toronto	30	3,000 00	300 00
Denniston, John R.	Mimico	10	1,000 00	100 00
Dickens, T. A.	Toronto	5	500 00	50 00
Dinsdale, H. H.	Peterboro	10	1,000 00	100 00
Dishart, John	Peterboro	4	400 00	40 00
Doidge, Miss Clara	Lakefield	5	500 00	50 00
Dawson, A. E.	Peterboro	730	73,000 00	7,300 00
Dawson, F. H.	Toronto	12	1,200 00	120 00
Dennis, E. R.	London	10	1,000 00	100 00
Delahey, J. S.	Kingston	25	2,500 00	2,500 00
Doyle, M. L.	Toronto	4	400 00	40 00
Doyle, M. J.	Toronto	4	400 00	400 00
Dodds, A.	Belmont	3	300 00	30 00
Durst, L.	Kitchener	10	1,000 00	1,000 00
English, Reva M.	Chatham	3	300 00	30 00
Eydt, J.	Cobalt	5	500 00	50 00
Fairbank, J.	Acton	25	2,500 00	250 00
Fairlie, Mrs. A. L.	Cobalt	5	500 00	500 00
Fitzgerald, H. G.	Lakefield	15	1,500 00	150 00
Forbes, Mrs. S. E.	Toronto	20	2,000 00	475 00
Frank, A. P.	Kitchener	10	1,000 00	1,000 00
Frederick, Mrs. Nina	Toronto	10	1,000 00	100 00
Geiger, Dr. W.	Waterloo	5	500 00	350 00
George, Dr. Nelson	London	17	1,700 00	350 00
Gilbert, N. D.	Picton	10	1,000 00	100 00
Goddard, S.	Toronto	5	500 00	50 00
Goddard, W. H.	Toronto	5	500 00	50 00
Godfrey, Dr. Forbes	Mimico	150	15,000 00	1,500 00
Godfrey, Dr. Harry	Hamilton	20	2,000 00	....
Graham, C. G.	Peterboro	2	200 00	200 00
Grant, Mary	London	1	100 00	100 00
Grant, R.	Peterboro	17	1,700 00	170 00
Greer, R. H.	Toronto	25	2,500 00	250 00
Griffith, R. C.	Toronto	5	500 00	500 00

List of Shareholders—*Continued.*

Name.	Address.	No. of shares	Amount	Amount paid in cash
Gemmell, J. M.	Peterboro	3	$300 00	$ 30 00
Gill, Robert J.	Bowmanville	10	1,000 00	100 00
Graham, Mrs. S. E.	Lakefield	50	5,000 00	500 00
Grier, A. Monro, K.C.	Toronto	5	500 00	50 00
Hagedorn, L.	Kitchener	2	200 00	20 00
Harris, Dr. C. A.	London	3	300 00	300 00
Hart, N. J.	London	5	500 00	50 00
Hart, Nettie J.	London	5	500 00	50 00
Hawkings, J. E.	Galt	5	500 00	500 00
Hawley, A. C.	Peterboro	2	200 00	20 00
Hewetson, A. R.	Brampton	10	1,000 00	1,000 00
Hill, Moore	Conestoga	16	1,600 00	700 00
Hayne, John	Sarnia	10	1,000 00	100 00
Higgins, A. E.	Lakefield	25	2,500 00	250 00
Hilborn, Jos.	Blair	15	1,500 00	150 00
Hurst, Dr. J. G.	London	10	1,000 00	100 00
Holland, L. W.	London	4	400 00	40 00
Hollingshead, W.	Dutton	24	2,400 00	540 00
Hooper & Son	Picton	1	100 00	10 00
Hourd, A. R. C.	London	5	500 00	50 00
Hoy, H. W.	Peterboro	14	1,400 00	140 00
Huchnegard, H. H.	Kitchener	1	100 00	100 00
Hughes, F. J.	Mimico	89	8,900 00	890 00
Jameson, Dr. W. G.	Cobourg	5	500 00	50 00
Jeffs, Dr. G. D.	Toronto	10	1,000 00	100 00
Jory, Arthur J.	Lakefield	20	2,000 00	200 00
Jory, Robt. J.	Lakefield	35	3,500 00	350 00
Jones, H. W.	Toronto	1	100 00	....
Kalbfleisch, Dr. F. H.	Kitchener	5	500 00	500 00
Kennedy, Mrs. S. M.	Cobourg	5	500 00	50 00
Kerr, R.	Dundas	5	500 00	250 00
Knight, H.	St. Catharines	700	70,000 00	7,000 00
Knox, Dr. J. E.	Toronto	20	2,000 00	....
Ley, R. A.	Cobourg	8	800 00	80 00
Lloyd, Dr. Frank P.	Cobourg	3	300 00	30 00
Low, C. M.	Cochrane	10	1,000 00	550 00
Lusher, Miss H. S.	Hamilton, Bermuda	6	600 00	60 00
Macdonald, L. M.	Leaskdale	10	1,000 00	100 00
Macdonald, Mrs. A. B.	Bala	14	1,400 00	140 00
Mark, T.	Peterboro	20	2,000 00	200 00
McCluer, R. H.	Toronto	5	500 00	50 00
McMaster, H. W.	Peterboro	10	1,000 00	100 00
McDonald, D. A.	Lakefield	20	2,000 00	200 00
McLeod, Mrs. Eliz.	Pasadena, Cal.	1	100 00	100 00
Micks, A. E.	Peterboro	8	800 00	80 00
Marsh, Mrs. E.	Toronto	5	500 00	50 00
Mackenzie, M. A.	Toronto	10	1,000 00	175 00
Martin, J. B.	Waterloo	5	500 00	50 00
Millard, H. T.	Peterboro	45	4,500 00	450 00
Milne, L.	Toronto	15	1,500 00	150 00
Monk, J. D.	Tillsonburg	10	1,000 00	100 00
Murdoch, T. M.	Toronto	1	100 00	10 00
Munro, R.	London	3	300 00	120 00
Munro, A. Mac., in trust D. M.	London	2	200 00	20 00
Munro, A. Mac., in trust S. M.	London	2	200 00	20 00
McIntosh, J. B.	Peterboro	2	200 00	20 00
McKay, J. W.	Toronto	1	100 00	10 00
McRae, C. D.	London	3	300 00	30 00
McRae, Christopher D.	London	3	300 00	30 00
Nelles, E.	London	10	1,000 00	100 00
Newell, O. J.	Hamilton	10	1,000 00	1,000 00
Oke, Walter J.	Peterboro	40	4,000 00	400 00
Peterboro Examiner, Limited	Peterboro	10	1,000 00	100 00
Potvin, L. A.	Peterboro	10	1,000 00	100 00
Palmer, Dr. L. C.	Toronto	5	500 00	500 00
Parker, R. P.	Hamilton	75	7,500 00	750 00

LIST OF SHAREHOLDERS—*Concluded.*

Name	Address	No. of shares	Amount	Amount paid in cash
Pettie, Miss E.	Toronto	1	$ 100 00	$ 75 00
Pipe, W. N.	Pontiac, Mich.	5	500 00	50 00
Pitts, E.	Paris	5	500 00	50 00
Playfair, Dr. L. L	Hamilton	10	1,000 00	1,000 00
Pratt, T. H.	Hamilton	25	2,500 00	250 00
Proctor, E. L.	London	2	200 00	20 00
Rawlinson, W. L.	Toronto	10	1,000 00	100 00
Record, George R.	Peterboro	10	1,000 00	100 00
Richardson, John E.	Lakefield	20	2,000 00	200 00
Robb, George	Toronto	5	500 00	50 00
Robinson, Rev. F. A.	Toronto	5	500 00	50 00
Rigney, H. T.	London	10	1,000 00	100 00
Rickert, S.	Kitchener	3	300 00	300 00
Reid, F. D.	Cobalt	5	500 00	50 00
Robertson, L. F.	Stratford	5	500 00	500 00
Schultz, M. L.	Cobourg	25	2,500 00	250 00
Scripture, R. B.	Brighton	50	5,000 00	500 00
Simpson, J. Mills	Lakefield	20	2,000 00	200 00
Skinner, James	Peterboro	5	500 00	50 00
Skitch, H. T.	Cobourg	5	500 00	50 00
Smith, Miss Ann G.	Toronto	5	500 00	50 00
Stevenson, Anderson	Stratford	5	500 00	50 00
Stock, A. P.	Peterboro	6	600 00	60 00
Strickland, J. C.	Lakefield	25	2,500 00	250 00
Symons, Emma A.	Belleville	5	500 00	50 00
Sangster, Dr. W. A.	Stouffville	10	1,000 00	750 00
Schinbein, Geo.	Conestoga	22	2,200 00	1,300 00
Schmidt, Dr. W. J	Kitchener	2	200 00	200 00
Scott, M. E.	Ingersoll	5	500 00	50 00
Scott, W. A.	Toronto	5	500 00	500 00
Shoemaker, A. S.	Kitchener	1	100 00	25 00
Smiley, F. S.	Toronto	5	500 00	200 00
Smith, G. J.	Kingston	10	1,000 00	100 00
Smith, G. L.	Toronto	75	7,500 00	750 00
Snider, F. W.	Waterloo	2	200 00	200 00
Snider, W. J.	Conestoga	30	3,000 00	300 00
Stenhouse, T. J.	Cobourg	2	200 00	20 00
Stewart, J. O.	Toronto	2	200 00	200 00
Stock, V. F.	Toronto	10	1,000 00	100 00
Storey, J. M.	Peterboro	2	200 00	20 00
Stroh, N.	Waterloo	12	1,200 00	300 00
Stuart, S. R.	Mitchell	20	2,000 00	2,000 00
Swayze, B. A.	London	25	2,500 00	250 00
Thompson, R. A.	Lyndon	10	1,000 00	100 00
Turner, W. F.	Peterboro	14	1,400 00	140 00
VanLuven, E. R.	Kingston	4	400 00	40 00
Vradenburg, P. S.	Toronto	2	200 00	20 00
Waddell, Mrs. Edna A.	Peterboro	5	500 00	200 00
Walsh, A. M.	Youngs Point	10	1,000 00	100 00
Walsh, F. E.	Youngs Point	2	200 00	20 00
Warden, G. T.	Toronto	10	1,000 00	100 00
Weidner, George	Toronto	10	1,000 00	100 00
Waddell, R. M.	Peterboro	10	1,000 00	100 00
Welker, F. E.	St. Jacobs	15	1,500 00	510 00
Westervelt, J. W.	London	5	500 00	50 00
Westbye, P. P.	Peterboro	28	2,800 00	280 00
Wilkes, A. and E.	London	10	1,000 00	100 00
Wilkes, A.	London	10	1,000 00	100 00
Williams, Dr. G. A.	Toronto	10	1,000 00	1,000 00
Wilson, A. E.	Toronto	187	18,700 00	1,870 00
Wilson Press, The	Toronto	10	1,000 00	550 00
Wolverton, J. G.	Wolverton	50	5,000 00	1,220 00
Wright, Miss E. S.	Conestoga	5	500 00	50 00
Wright, W. S.	Conestoga	7	700 00	250 00
Young, Francis J.	Youngs Point	10	1,000 00	100 00
Young, Walter	Youngs Point	5	500 00	50 00
Young, A. W.	Cobourg	1	100 00	10 00
		5,222	522,200 00	78,395 00

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditure of Joint Stock Fire Insurance Companies

JOINT STOCK INSURANCE COMPANIES TRANSACTING FIRE, AND FIRE AND OTHER CLASSES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Real estate	Bonds, mortgages and other investments	Loans on stocks and debentures	Unearned part 50% of premiums paid for re-insurance of risks in force at 31st Dec., 1922	Interest accrued	Cash	Agents' balance	Re-insurance on losses	All other assets	Total assets	Goad's plans, office furniture, etc. (not extended)	Subscribed capital stock uncalled
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
*Hand-in-Hand	....	459,803 18	....	540 37	6,400 55	74,972 57	34,351 96	....	144 79	576,213 42	2,642 36	....
Merchants	145,000 00	643,109 07	....	45,008 91	7,621 43	11,183 61	24,854 78	11,422 35	....	888,200 15	....	150,000 00
Queen City	72,000 00	535,324 44	....	....	7,060 54	81,261 16	17,712 13	....	269 31	713,627 58	2,258 56	....
†Toronto Casualty	....	124,170 70	....	....	1,977 62	29,882 35	40,420 70	....	....	196,451 37	6,100 00	443,805 00
Totals	217,000 00	1,762,407 39	....	45,549 28	23,060 14	197,299 69	117,339 57	11,422 35	414 10	2,374,492 52	11,000 92	593,805 00

*Also Licensed to transact Inland Marine, Plate Glass and Automobile Insurance. †Also Licensed to transact Accident, Sickness, Automobile, Inland and Ocean Marine, Inland Transportation, Guarantee, Theft, Burglary, or Robbery Insurance and Insurance against loss or damage to persons or property arising from any accidental cause. Government Deposits are as follows:—Hand-in-Hand, $105,480.57; Merchants, $158,435.22; Queen City, $102,185.33; Toronto Casualty Fire and Marine, $55,000.00.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company.	Unpaid losses	Unearned premiums	Commission	All other liabilities	Total liabilities except paid-up capital stock	Paid-up capital stock	Number of policies in force (Fire)	Net amount at risk (Fire)	Net amount at risk (other than Fire)	Total net amount at risk, all classes
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	$ c.
Hand-in-Hand	29,166 57	(a) 199,247 29	....	(c) 179,729 36	408,143 22	100,000 00	23,569	31,524,165 00	(e) 748,566 00	32,272,731 00
Merchants	27,000 00	584,491 16	4,000 00	22,000 00	637,491 16	150,000 00	86,196	117,826,287 00	....	117,826,287 00
Queen City	5,072 86	162,442 13	....	(d) 86,100 04	253,615 03	100,000 00	15,586	33,518,039 00	....	33,518,039 00
Toronto Casualty	3,894 85	(b) 57,169 05	12,426 38	3,205 50	76,695 78	78,395 00	1,430	2,248,327 09	(f)8,095,043 00	10,343,370 09
Totals	65,134 28	1,003,349 63	16,426 38	291,034 90	1,375,945 19	428,395 00	126,781	185,116,818 09	8,843,609 00	193,960,427 09

(a)	Fire	$184,230 18
	Plate Glass	5,661 38
	Automobile	9,355 73
(b)	Fire	12,728 08
	All other	44,440 97

(c) Millers and Manufacturers, balances transferred........ $178,644 16

(d) Fire Insurance Exchange, balances transferred.......... 85,282 49

		No. Policies	Net Amt. at risk.
(e)	Plate glass	516	$67,936 00
	Automobile	474	680,630 00
(f)	Accident and Sickness	253	809,213 00
	Automobile	1475	6,277,082 00
	Fidelity Liability	153	1,007,048 00
	Transportation		1,700 00

JOINT STOCK INSURANCE COMPANIES TRANSACTING FIRE, AND FIRE AND OTHER CLASSES.—Continued

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Gross premiums	Interest and dividends	Rent	Re-insurance on losses	Extra premiums, fees, etc.	Commission	Paid on capital stock	Premiums on capital stock	Other	Total	From investments (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Hand-in-Hand	(a) 416,986 49	22,362 71	....	....	....	2,440 43	....	....	44,636 98	486,426 61	15,078 60
Merchants	768,100 84	40,246 81	12,363 33	60,311 42	528 25	27,002 40	....	....	....	908,553 05	111,506 63
Queen City	252,729 54	26,441 61	7,491 00	....	....	753 78	....	....	3,960 35	291,376 28	23,385 00
Toronto Casualty	(b) 135,789 55	3,138 57	....	....	....	....	16,984 00	32,902 85	4,682 88	193,497 85	77,414 50
Totals	1,573,606 42	92,189 70	19,854 33	60,311 42	528 25	30,196 61	16,984 00	32,902 85	53,280 21	1,879,853 79	227,384 73

(a) Fire, $382,763.70; Plate Glass, $11,213.56; Automobile, $23,009.23.

(b) Fire, $22,434.41; Automobile, $76,197.59; Casualty and all other, $37,157.55.

(c) Transferred from Millers and Manufacturers, $44,627.31.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company.	Expenses of Management								Losses	Re-insurance premiums	Rebate	Dividends	All other	Total	Invested (not extended)
	Commission	Salaries, directors' and auditors' fees	Rent and taxes (municipal and government)	Law costs	Ontario Statutory assessment and fees	Expenses on building inc. taxes	All other expenses	Total expenses of management							
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Hand-in-Hand	79,992 26	14,500 00	5,411 34	572 00	326 42	....	29,643 38	130,445 40	a 259,103 24	328 82	65,607 77	20,000 00	269 90	475,755 13	15,000 00
Merchants	170,318 44	45,723 62	24,561 04	1,685 76	794 68	6,552 19	40,902 97	290,538 70	523,893 70	95,312 39	43,232 72	15,000 00	6,192 85	974,170 36	49,017 88
Queen City	49,389 77	12,350 00	11,818 65	40 00	355 67	5,267 08	9,521 90	88,743 07	120,010 34	....	35,170 04	20,000 00	....	263,923 45	22,075 00
Tor. Casualty	36,838 39	18,753 53	4,437 60	....	150 80	....	13,623 95	73,804 27	35,685 30	4,496 02	....	....	....	113,985 59	144,128 36
Totals	336,538 86	91,327 15	46,228 63	2,297 76	1,627 57	11,819 27	93,692 20	583,531 44	938,692 58	100,137 23	144,010 53	55,000 00	6,462 75	1,827,834 53	230,231 24

(a) Fire, $244,872.61; Plate Glass, $3,393.17; Automobile, $10,837.46.

(b) Fire, $3,567.35; Accident and Sickness, $1,037.03; Liability, $9,952.45; Automobile, $12,765.84; Marine, $8,226.88; Plate Glass, $135.75.

CASH-MUTUAL FIRE COMPANIES

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

Cash Mutuals may be distinguished into (A) those having no joint stock capital, (B) those having a joint stock capital.

A.

The Economical Mutual Fire Insurance Company.
The Gore District Mutual Fire Insurance Company.
The Perth Mutual Fire Insurance Company.
The Waterloo Mutual Fire Insurance Company.

B.

The Monarch Fire Insurance Company, Cash-Mutual and Stock.
The Wellington Fire Insurance Company, Mutual and Stock.

A.—CASH-MUTUAL FIRE COMPANIES

HAVING NO JOINT STOCK CAPITAL

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KITCHENER, ONT.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

George C. H. Lang	Kitchener.
L. J. Breithaupt	Kitchener.
W. H. Schmaltz	Kitchener.
Dr. H. G. Lackner	Kitchener.
H. L. Janzen	Kitchener.
P. S. Lautenschlager	Kitchener.
Hartman Krug	Kitchener.
George Pattinson	Preston.
Henry Knell	Kitchener.

OFFICERS.

George C. H. Lang, President	Kitchener.
L. J. Breithaupt, Vice-President	Kitchener.
W. H. Schmalz, Manager and Secretary-Treasurer	Kitchener.

AUDITORS.

J. M. Scully, F.C.A.	Kitchener.
J. A. Law	Kitchener.

Unassessed premium note capital $214,935.92. Securities deposited at Provincial Treasury $100,000.00

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate		$ 60,000 00
Amount of mortgages on real estate		315,695 33
Amount of debentures and Canada War Loan (Ontario Government deposit $50,000)		538,456 02
Cash on hand at head office		11,346 45
Cash on deposit in Bank of Montreal		1,975 29
Cash on deposit in Bank of Montreal, Kitchener (savings)		11,007 68
Cash on deposit in Waterloo Co. Loan (savings)		2,133 32
Cash on deposit in Molsons Bank, Kitchener, Ont. (receipt, Ontario Government deposit)	$ 312 53	
Cash on deposit in Molsons Bank (savings), Kitchener, Ont.	919 67	
Cash on deposit in Royal Bank (savings), Kitchener, Ont.	1,678 69	
		29,373 63
Amount unpaid of agents' balances		15,230 14
Amount of premium notes in force after deducting all payments thereon and assessments levied		214,935 92
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1922		16,549 85
Amount due for re-insurance on losses		2,258 26
Accrued interest		10,574 78
Office furniture and Goad's plans (not extended), $5,000.00.		
Total assets		$ 1,203,073 93

Liabilities.

Unearned premiums, being 50 per cent. gross premiums on all cash system policies in force at 31st December, 1922	$ 130,769 52
Amount of losses supposed or reported	3,911 65
Total liabilities	$ 134,681 17

Receipts.

Cash balance at 31st December, 1921, (not extended), $17,113.56.	
Cash received as fixed payments of 1922	$ 68,694 58
" premiums on cash system	163,549 23
" interest	46,813 43
" agents' balances at 1921 received in 1922	11,150 32
" re-insurance on losses	10,248 10
" transfer fees	50
" additional premiums	1,883 90
" all other	4,387 50
" investment (not extended), $124,217.83	
Total receipts	$ 306,727 56

Expenditure.

Expenses of management.	
Amount paid for investigation and adjustment of claims and travelling expenses	$ 1,220 89
" commission to agents	42,347 64
" statutory assessment and license fee	387 44
" law costs	400 00
" printing, stationery, advertising	4,296 23
" salaries, directors' and auditors' fees	36,358 33
" postage, telephone, telegrams, express and exchange	1,591 50
" fuel, light and water	612 37
" taxes (municipal and government)	4,076 00
" other expenses	3,155 11
Total expenses of management	$ 94,445 51
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1922	109 74
" losses which occurred during 1922	111,454 14
" re-insurance	30,268 63
" rebate, abatement, and returned premiums	14,521 97
" contribution to Northern Ontario Fire Relief Fund	2,500 00
" investments (not extended) $165,385.33	
Total expenditure	$ 253,299 99

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

System.	One year or less.	Three years.	Total.
Mutual		$ 6,129,117 00	$ 6,129,117 00
Cash	$ 31,232,409 00		31,232,409 00
Totals	$ 31,232,409 00	$ 6,129,117 00	$ 37,361,526 00
Re-insurance.			
Cash	$ 2,014,495 00	$ 1,309,465 00	$ 3,323,960 00
Net risks carried by Company, 31st December, 1922	$ 29,217,914 00	$ 4,819,652 00	$ 34,037,566 00

MOVEMENT IN RISKS.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	2,764	$ 5,816,591 00
Policies new and renewed during 1922	1,067	2,400,081 00
Gross number during 1922	3,831	$ 8,216,672 00
Less expired and cancelled in 1922	1,042	2,087,555 00
Net risks in force on mutual system, 31st December, 1922	2,789	$ 6,129,117 00

Fire Risks—Cash System.	Number.	Amount.
Policies in force 31st December, 1921	18,696	$ 27,738,628 00
Policies new and renewed during 1922	9,130	13,785,583 00
Gross number during 1922	27,826	$ 41,524,211 00
Less expired and cancelled in 1922	7,029	10,291,802 00
Net risks in force on cash system 31st December, 1922	20,797	$ 31,232,409 00

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment	$ 358,806 79
Amount of all premium notes, after deducting all payments thereon and assessments levied	214,935 92
Amount of premium notes received during the year, 1922	143,870 87

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Charles Turnbull	Galt.
Lincoln Goldie	Guelph.
F. S. Jarvis	Galt.
A. E. Watson	Ayr.
W. K. George	Toronto.
J. N. MacKendrick	Galt.
James D. Allen	Galt.
C. R. H. Warnock	Galt.
John R. Blake	Galt.

OFFICERS.

Charles Turnbull, President	Galt.
Lincoln Goldie, Vice-President	Guelph.
J. N. MacKendrick, Secretary	Galt.

AUDITORS.

George C. Easton	Galt.
Wm. Philip	Galt.

Unassessed premium note capital, $230,741.00.

Securities in Treasury of Ontario, par value, $50,000.00.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate		$ 30,000 00
Loans secured by mortgages		89,100 00
Bonds and Debentures ($50,000 deposited with Ontario Government)		853,061 02
Actual cash on hand at head office	$ 3,095 84	
Cash on deposit to the Company's credit, not drawn against in the following chartered banks:		
Commerce Bank, agency at Galt	4,731 06	
Toronto Bank agency, Galt	1,098 28	
Montreal Bank agency, Galt	1,881 80	
		10,806 98
Cash in agents' hands		11,938 41
Amount of premium notes in force, after deducting all payments thereon and assessments levied		230,741 00
Amount of interest accrued		18,238 76
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of cash risks in force at 31st December, 1922		10,831 32
Total assets		$ 1,254,717 49

Liabilities.

Amount of supposed or reported loss	$ 684 66
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1922	179,769 81
Amount of all other liabilities	609 67
Total liabilities	$ 181,064 14

Receipts.

Cash balance at 31st December, 1921 (not extended), $14,595.90.

Cash received as fixed payments of 1922	$	72,161 14
" fixed payments for years prior to 1922		1,621 80
" premiums on cash system		189,933 70
" agents' balances of 1921 received in 1922		5,309 22
" interest (including rent)		51,887 41
" re-insurance on losses		6,761 63
" transfer fees		187 50
" from mortgage and debenture investments (not extended) $17,103.59.		
Total receipts	$	327,862 40

Expenditure.

Expenses of management.

Amount paid for commission and bonus to agents	$	46,673 66
" Law costs		242 22
" fuel and light		723 52
" license fee and statutory assessment		414 78
" fire marshal tax		787 93
" printing, stationery and advertising		3,560 03
" taxes (Government and municipal)		4,242 82
" salaries, directors' and auditors' fees		27,951 00
" travelling expenses and automobile		3,231 62
" postage, telephone, telegrams and express		1,730 70
" investigation of claims		659 96
" incidentals		4,565 20
Expenses of management	$	94,783 44

Miscellaneous payments:

Cash paid for losses which occurred prior to 1922		3,024 06
" losses which occurred during 1922		125,421 49
" re-insurance premiums		17,593 58
" rebate, abatement and returned premiums		9,280 56
" refund to members		13,234 18
" purchase of securities (not extended), $82,917.60.		
" Contribution to Northern Ontario Fire Relief Funds		2,500 00
Total	$	265,837 31

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

System.	One year or less.	Three years.	Total.
Mutual		$ 6,293,301 75	$ 6,293,301 75
Cash	8,840,763 70	30,607,906 74	39,448,670 44
Total	$ 8,840,763 70	$ 36,901,208 49	$ 45,741,972 19
Re-insurance.			
On mutual system		$ 583,199 58	$ 583,199 58
Cash system	$ 495,923 68	1,717,580 06	2,213,503 74
Total re-insurance	$ 495,923 68	$ 2,300,779 64	$ 2,796,703 32
Net risks carried by Company, 31st December, 1922	$ 8,344,840 02	$ 34,600,428 85	$ 42,945,268 87

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	2,640	$ 5,763,146 44
Policies new and renewed during 1922	1,028	2,560,818 31
Gross number during 1922	3,668	$ 8,323,964 75
Less expired and cancelled in 1922	998	2,030,663 00
Net risks in force on mutual systems, 31st December, 1922	2,670	$ 6,293,301 75

Cash System.	Number.	Amount.
Policies in force, 31st December, 1921	17,413	$ 37,162,921 54
Policies new and renewed during 1922	6,269	15,734,210 42
Gross number during 1922	23,682	$ 52,897,131 96
Less expired and cancelled in 1922	5,802	13,448,461 52
Net risks in force, on cash system, 31st December, 1922	17,880	$ 39,448,670 44

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment	$ 381,404 00
Amount of premium notes, after deducting all payments thereon and assessments levied	230,741 00
Amount of premium notes received during the year, 1922	141,053 00
Payments on premium notes of 1922 including all sums credited on said premium notes:	
Paid up to 31st December, 1922	28,210 60

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced Business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

G. G. McPherson, K.C.	Stratford.
John Brown	Stratford.
Geo. Hamilton	Stratford.
Charles Packert	Stratford.
J. A. Robertson, M.D.	Stratford.
James Trow	Stratford.
James Jones	Mitchell.
Andrew Kuhry	Walkerton.
A. M. Kay	Stratford.

OFFICERS.

G. G. McPherson, K.C., President	Stratford.
John Brown, Vice-President	Stratford.
Charles Packert, Manager	Stratford.
George Kay, Secretary	Stratford.

AUDITORS.

James Dickson	Stratford.
Wm. Irwin	Stratford.

Deposited in the Treasury of Ontario	$ 100,000 00
Unassessed premium note capital	227,670 60

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate		$ 15,610 36
Cash value of mortgages		74,350 00
Value of municipal debentures and Dominion of Canada Loan (including Ontario Government Deposit)		675,505 41
Cash at head office	$ 4,477 21	
Cash deposited in Royal Bank, Stratford	4,877 47	
Cash deposited in Canadian Bank of Commerce, Stratford, Ont.	4,394 95	
Cash deposited in Montreal Bank, Stratford	9,511 70	
		23,261 33
Cash in agents' hands acknowledged by them to be due, and considered good		13,053 84
Amount of premium notes in force, after deducting al payments thereon and assessments levied		227,670 60
Amount of re-insurance on losses		3,690 64
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1922		13,098 85
Interest due and accrued		14,356 99
Total assets		$ 1,060,598 02

Liabilities.

Amount of losses resisted	$ 475 00
Amount of losses supposed or reported	14,274 32
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1922	125,884 11
Total liabilities	$ 140,633 43

Receipts.

Cash balance at 31st December, 1921, (not extended), $26,724.81.

Cash received as fixed payments due in 1922	$	70,945 94
" as premiums on cash system		134,838 80
" for interest		35,241 06
" for re-insurance on account of losses		19,591 42
" extra premiums and endorsement fees		613 92
" agents' balances of 1921 received in 1922		7,912 81
" from investments (not extended), $16,405.92.		
Total receipts	$	269,143 95

Expenditure.

Expenses of management:

Cash paid for commission to agents	$	39,468 18
" statutory assessment and license		415 28
" fire marshal tax		534 55
" investigation and ajustment of claims		1,404 19
" law costs other than above		36 00
" taxes (Government and municipal)		2,532 34
" salaries, directors' and auditors' fees		26,260 44
" printing, stationery and advertising		2,741 48
" travelling expenses		711 45
" postage, telephone, telegrams and express		1,424 45
" fuel and light		337 39
" exchange		206 16
" bonds (official and agents)		30 00
" Mutual Underwriters' Association		10 00
" sundry expenses		4,911 46
Total expenses of management	$	81,023 37

Miscellaneous payments:

Cash paid for losses which occurred prior to 1922		3,301 13
" losses which occurred in 1922		111,866 61
" re-insurance		31,681 35
" rebates		7,918 61
" investments, (not extended), $50,722.28.		
" Contribution to Northern Ontario Fire Relief Fund		2,500 00
Total expenditure	$	238,291 07

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

System.	One year or less.	Three years.	Total.
Mutual		$ 15,778,396 00	$ 15,778,396 00
Cash	$ 5,712,036 00	25,386 029 00	31,098,065 00
Totals	$ 5,712,036 00	$ 41,164,425 00	$ 46,876,461 00
Re-insurance.			
Mutual		$ 4,196,888 00	$ 4,196,888 00
Cash	$ 681,314 00	2,706,254 00	3,387,568 00
Totals	$ 681,314 00	$ 6,903,142 00	$ 7,584,456 00
Net risks carried by Company, 31st December, 1922	$ 5,030,722 00	$ 34,261,283 00	$ 39,292,005 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1921	4,323	$ 14,103,640 00
Policies new and renewed during 1922	1,844	6,432,013 00
Gross number during 1922	6,167	$ 20,535,653 00
Less expired and cancelled in 1922	1,546	4,757,257 00
Net risks in force on mutual system, 31st December, 1922	4,621	$15,778,396 00

Cash System.	Number.	Amount.
Policies in force, 31st December, 1921	17,860	$ 28,912,153 00
Policies new and renewed during 1922	9,409	15,817,009 00
Gross number during 1922	27,269	$ 44,729,162 00
Less expired and cancelled in 1922	8,908	13,631,097 00
Net risks in force on cash system, 31st December, 1922	18,361	$ 31,098,065 00

BUSINESS TRANSACTED BY COMPANY.

General Fire Insurance.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment	$ 366,103 07
Amount of all premium notes, after deducting all payments thereon and assessments levied	227,670 60
Amount of premium notes received during the year, 1922	152,101 44
Cash paid up to 31st December, 1922	30,387 26

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th May 1863.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Allan Bowman	Preston
L. W. Shuh	Waterloo
J. Howard Simpson	Guelph
P. E. Shantz	Preston
Richard Roschman	Waterloo
Julius H. Ross	Waterloo
W. G. Weichel	Waterloo
Aloyes Bauer	Waterloo
J. Stauffer	Galt

OFFICERS.

Allan Bowman, President	Preston
L. W. Shuh, Vice-President	Waterloo
Arthur Foster, Secretary	Waterloo

AUDITORS.

J. M. Scully, F. C. A	Kitchener
J. Scully	Kitchener

Unassessed premium note capital	$ 250,504 13
Securities deposited in Treasury of Ontario, par value	100,000 00

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate		$ 30,000 00
" mortgages		8,000 00
" bonds, debentures, Canada War Loan and securities ($50,000. Ontario Government deposit)		933,461 16
Actual Cash on hand at head office as per auditors' statement for the year ending 31st December, 1922 of which a certified copy is to be attached to each statement	$ 3,023 85	
Cash, other than foregoing, on deposit to the Company's credit not drawn against in the following chartered banks:		
Bank of Toronto, agency situate at Waterloo, Ont.	$ 3,116 01	
Molsons Bank, agency situate at Waterloo, Ont.	13,095 58	
Royal Bank, agency situate at Waterloo, Ont.	140 83	
		19,376 27
Cash in agents' hands acknowledged by them to be due and considered good		2,471 97
Amount of premium notes in force after deducting all payments thereon and assessments levied		250,504 13
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1922		21,111 38
Amount of accrued interest		20,121 45
Total		$ 1,285,046 36

Liabilities.

Amount of unpaid losses	$ 4,969 14
" unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1922	200,541 53
Total liabilities	$ 205,510 67

Receipts.

Cash balance at 31st December, 1921, (not extended) $9,757.28.	
Cash received as fixed payments of 1922	$ 84,782 98
" agents' balances of 1921, received in 1922	803 19
" premiums on cash system	207,698 59
" rents	640 00
" interest	52,758 70
" re-insurance on losses	26,009 18
" all other	5,178 18
" from matured investments (not extended) $50,783.05.	
Total receipts	$ 377,870 82

Expenditure.

Expenses of management:	
Amount paid for commission or bonus to agents	$ 49,334 74
" law costs	52 00
" fuel and light	917 02
" investigation and adjustment of claims	823 69
" interest	2,582 56
" statutory assessment and license fee	497 25
" fire marshal tax	648 61
" taxes (Government and Municipal)	2,676 86
" printing, stationery and advertising	4,195 97
" salaries, directors' and auditors' fees	38,345 93
" postage, telephone, telegrams and express	1,418 68
" exchange	483 66
" travelling expenses	1,640 95
" janitor	402 50
" repairs	901 64
" insurance	137 82
" Underwriters' Association	1,877 30
" other expenses	2,395 55
Total expenses of management	$ 109,332 73
Miscellaneous payments:	
Cash paid for losess which occurred prior to 1922	6,647 02
" losses which occurred during 1922	155,377 66
" re-insurance	37,289 32
" rebate, abatement and premiums	21,600 16
" for purchase of investments (not extended) $85,287.99.	
" Contribution to Northern Ontario Fire Relief Fund	3,500 00
Total expenditure	$ 333,746 89

Amount covered by policies in force 31st December, 1922.

System.	One year or less.	Three years.	Total.
Mutual		$12,185,609 00	$12,185,609 00
Cash	$ 8,352,139 00	38,050,996 00	46,403,135 00
Total	$ 8,352,139 00	$50,236,605 00	$58,588,744 00
Re-insurance.			
Mutual		$ 3,205,766 00	$ 3,205,766 00
Cash	$ 460,839 00	4,310,347 00	4,771,186 00
Total	$ 460,839 00	$7,516,113 00	$7,976,952 00
Net risks carried by Company, 31st December, 1922	$ 7,891,300 00	$42,720,492 00	$50,611,792 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December 1921	3,084	$11,378,535 00
Policies new and renewed during 1922	1,521	4,629,900 00
Gross number during 1922	4,605	$16,008,435 00
Less expired and cancelled in 1922	1,490	3,822,826 00
Net risks in force on mutual system, 31st December, 1922	3,115	$12,185,609 00

Cash System.	Number.	Amount.
Policies in force, 31st December, 1921	25,810	$41,834,441 00
Policies new and renewed during 1922	14,446	23,617,588 00
Gross number during 1922	40,256	$65,452,029 00
Less expired and cancelled in 1922	12,147	19,048,894 00
Net risks in force on cash system, 31st December, 1922	28,109	$46,403,135 00

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$ 411,286 30
Amount of premium notes, after deducting all payments thereon and assessments levied	250,504 13
Amount of premium notes received during the year 1922	160,827 85
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	32,165 57

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure

OF ALL

Cash Mutual Fire Insurance Companies Having No Joint Stock Capital

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

Assets for the Year Ending 31st December, 1922.

Name of Company	Value of real estate less encumbrance	Mortgages, bonds, debentures and other securities	Interest due and accrued	Agents' balances	Cash at head office and bank balances	Bills receivable, short date notes or due bills	Unassessed premium notes	Re-insurance on losses	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st, Dec. 1922	All other assets	Total	Goad's plans, office furniture, etc., (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical..........	60,000 00	854,151 35	10,574 78	15,230 14	29,373 63	....	214,935 92	2,258 26	16,549 85	....	1,203,073 93	5,000 00
Gore District.........	30,000 00	942,161 02	18,238 76	11,938 41	10,806 98	....	230,741 00	....	10,831 32	....	1,254,717 49	....
Perth................	15,610 36	749,855 41	14,356 99	13,053 84	23,261 33	....	227,670 60	3,690 64	13,098 85	....	1,060,598 02	....
Waterloo............	30,000 00	941,461 16	20,121 45	2,471 97	19,376 27	....	250,504 13	....	21,111 38	....	1,285,046 36	....
Totals.............	135,610 36	3,487,628 94	63,291 98	42,694 36	82,818 21	....	923,851 65	5,948 90	61,591 40	....	4,803,435 80	5,000 00

The Government deposits at date of publication are as follows:—Economical, $100,000; Gore District, $50,000; Perth, $100,000; Waterloo, $100,000.

Liabilities for the Year Ending 31st December, 1922.

Name of Company	Losses reported unpaid at 31st Dec., 1922	Unearned premiums on cash system risks calculated at 50 per cent. of gross premiums	All other liabilities	Total liabilities	Number of policies	Net amount of risks
	$ c.	$ c.	$ c.	$ c.		$ c.
Economical.................	3,911 65	130,769 52	....	134,681 17	23,586	34,037,566 00
Gore District...............	684 66	179,769 81	609 67	181,064 14	20,550	42,945,268 87
Perth......................	14,749 32	125,884 11	....	140,633 43	22,982	39,292,005 00
Waterloo...................	4,969 14	200,541 53	....	205,510 67	31,224	50,611,792 00
Totals.....................	24,314 77	636,964 97	609 67	661,889 41	98,342	166,886,631 87

The Government deposits at date of publication are as follows:—Economical, $100,000; Gore District, $50,000; Perth, $100,000; Waterloo, $100,000.

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

Receipts for the Year Ending 31st December, 1922.

Name of Company	Fixed payments of 1922	Fixed payments or assessments of years prior to 1922	Premiums on cash system	Agents' balances, 1922	Interest	Fees, licenses and extra premiums	From losses re-insured	Rent	Other sources	Total	Received for securities (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	68,694 58	....	163,549 23	11,150 32	46,813 43	1,883 90	10,248 10	....	4,388 00	306,727 56	124,217 83
Gore District	72,161 14	1,621 80	189,933 70	5,309 22	51,139 91	187 50	6,761 63	747 50	....	327,862 40	17,103 59
Perth	70,945 94	....	134,838 80	7,912 81	35,241 06	613 92	19,591 42	....	....	269,143 95	16,405 92
Waterloo	84,782 98	....	207,698 59	803 19	52,758 70	....	26,009 18	640 00	5,178 18	377,870 82	50,783 05
Totals	296,584 64	1,621 80	696,020 32	25,175 54	185,953 10	2,685 32	62,610 33	1,387 50	9,566 18	1,281,604 73	208,510 39

Expenditure for the Year Ending 31st December, 1922.

Name of Company	Commission and bonus to agents	Interest	Costs in law	Statutory assessment and license fees	Salaries and general expenses account	Total expense of management	Refunds to members	Amount paid for losses	Rebate and returned premiums	Re-insurance	All other payments	Total	Invested (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	42,347 64	....	400 00	387 44	51,310 43	94,445 51	....	111,563 88	14,521 97	30,268 63	* 2,500 00	253,299 99	165,385 33
Gore District	46,673 66	....	242 22	414 78	47,452 78	94,783 44	13,234 18	128,445 55	9,280 56	17,593 58	* 2,500 00	265,837 31	82,917 60
Perth	39,468 18	....	36 00	415 28	41,103 91	81,023 37	....	115,167 74	7,918 61	31,681 35	* 2,500 00	238,291 07	50,722 28
Waterloo	49,334 74	2,582 56	52 00	497 25	56,866 18	109,332 73	....	162,024 68	21,600 16	37,289 32	* 3,500 00	333,746 89	85,287 99
Totals	177,824 22	2,582 56	730 22	1,714 75	196,733 30	379,585 05	13,234 18	517,201 85	53,321 30	116,832 88	* 11,000 00	1,091,175 26	384,313 20

* Contribution to the payment of fire losses sustained by the Temiskaming Mutual Fire Insurance Company in the Northern Ontario conflagration of 4th October, 1922.

B—CASH-MUTUAL FIRE COMPANIES

HAVING JOINT STOCK CAPITAL

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

*MONARCH FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, TORONTO.

Commenced business, June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1922.

DIRECTORS.

J. C. Gagné	Montreal.
J. d'Halewyn	Montreal.
A. R. Ranger	Montreal.
Fred. Taylor	Hamilton.
J. C. Hebert	Montmagny.
J. A. Mousseau	Montreal.
C. J. Adams	London.
T. B. Harvey	Merlin.
G. E. Tanguay	Quebec.
B. Feeney	Montreal.
J. A. Darche	Sherbrooke.
H. P. Laporte	Joliette, Que.
A. M. Aletter	Toronto.
E. Sylvester	Sherbrooke, Que.
A. Boisseau	St. Hyacinthe, Que.

OFFICERS.

J. C. Gagne, President	Montreal.
J. d'Halewyn, Vice-President	Montreal.
A. M. Aletter, Secretary	Toronto.
J. H. Lussier, Treasurer	Montreal.

AUDITORS.

A. E. Ferté	Toronto.
W. C. Benson, C.A.	London.

Authorized capital stock	$	500,000 00
Subscribed capital stock		101,400 00
Called up capital stock		101,400 00
Paid up calls		101,400 00
Securities deposited at Provincial Treasury (par value)		23,000 00

Statement for the Year Ending 31st December, 1922.

Assets.

Amount of Municipal debentures	$	32,624 00
Amount in Bank of Nova Scotia, Toronto		695 50
Amount of cash in agents' hands		528 70
Amount due for re-insurance on losses		359 49
Interest accrued		87 54
Amount due by Reinsurance Treaty Companies		17,715 41
Total assets		$52,010 64

Liabilities.

Amount of losses supposed or reported	$	87 50
Amount of losses adjusted		150 00
Amount due for re-insurance premiums		9,955 50
Amount due for commission		67 00
Amount due for all other, inc. War Tax appropriation		155 66
Total liabilities	$	10,415 66
aid up capital stock		101,400 00

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*The Company discontinued business in August, 1922, preliminary to voluntary liquidation.

The Reinsurance Treaty Companies owing the item of $17,715.41 shown above are foreign companies no licensed in Canada, and the amount of realization will be much less than its book value.

Receipts.

Cash balance at 31st December, 1921	$10,690 00	
Cash received for transfer fees		$ 15 00
" fixed payments due in 1922		727 52
" fixed payments in prior years		26 84
" premiums on cash system		57,679 47
" interest		3,088 65
" re-insurance on losses		13,298 75
" borrowed money		5,500 00
" all other		1,209 30
Cash received from investments (not extended)	$23,121.50	
Total receipts		$ 81,545 53

Expenditure.

Expenses of management:	
Cash paid for agents' commission	$ 11,230 36
" A. M. Aletter, commission	5,355 90
" investigation and adjustment of claims	499 78
" law costs	776 54
" statutory assessment and license fees	213 29
" rent	110 00
" taxes (Government and Municipal)	1,614 28
" interest	680 63
" salaries, directors' and auditors' fees	5,174 37
" printing, stationery and advertising	939 69
" postage, telephone, telegrams and express	157 37
" all other expenses	789 22
Total expenses of managemant	$ 27,541 43
Miscellaneous payments:	
Cash paid for losses occurred prior to 1922	7,804 42
" losses which occurred during 1922	28,465 34
" re-insurance	37,144 07
" rebate and return premiums	8,193 37
" office furniture and Goad's plans	12 90
" repayment of loan	5,500 00
Total expenditure	$ 114,661 53

Fire Insurance.

	One year.	Three years.	Total.
Amount at risk, 31st December, 1922	$1,686,600 00	$7,931,367 91	$9,617,967 91
Amount re-insured	1,686,600 00	7,931,367 91	9,617,967 91
Net amount at risk, 31st December, 1922			Nil

List of Shareholders at 31st December, 1922

Name.	Address.	No. of shares subscribed	Amount of shares subscribed	Amount paid on calls
			$ c.	$ c.
Adams, C. J.	London	60	3,000 00	3,000 00
Aikenhead, Albert	“ 230 Burwell St.	10	500 00	500 00
Aletter, A. M	Toronto	20	1,000 00	1,000 00
Alton, Ellen	Lucknow	10	500 00	500 00
Arpin, C. E., Estate	Montreal, Quebec	109	5,450 00	5,450 00
Baker, Thos	London	7	350 00	350 00
Begin, G. E	Sherbrooke, Que	2	100 00	100 00
Belanger, T	“ “	2	100 00	100 00
Bently, C. L	Tillsonburg, Ont	3	150 00	150 00
Black, Mac. M	Springfield	1	50 00	50 00
Boisseau, Armand	St. Hyacinthe, Que.	50	2,500 00	2,500 00
Boulanger, E	Montmagny, Que	2	100 00	100 00
Boulet, J. S	Joliette, Quebec	5	250 00	250 00
Bucknell, D. A	Ingersoll	10	500 00	500 00
Burkholder, J., Estate	Stouffville	2	100 00	100 00
Carlyle, David, Estate	Toronto	2	100 00	100 00
Chapman, Chas. B., Estate	London	5	250 00	250 00
Chevalier, J. H	St. Leon, Quebec	5	250 00	250 00
Cody, Benjamin	Ingersoll, Box 95	10	500 00	500 00
College de Levis	Levis, Que	2	100 00	100 00
Conn, Thos	St. Mary's	3	150 00	150 00
Corbett, E. C	Verschoyle	2	100 00	100 00
Cornell, Dr. E. P	Kitchener	1	50 00	50 00
Cote, Dr. Geo	Victoriaville	2	100 00	100 00
Crepeau, J. H	St. Camille	4	200 00	200 00
Crofts, W. T	Dresden, R.R. 4	1	50 00	50 00
Currie, Agnes	Ingersoll	7	350 00	350 00
Darche, J. A	Sherbrooke, Que	40	2,000 00	2,000 00
Dawson, B. W	London, Richmond St.	15	750 00	750 00
Delorme, Miss Laura C	Joliette, Quebec	2	100 00	100 00
Deroches, G. P	“ “	5	250 00	250 00
D'Halewyn, J	Montreal, 99 St. James St.	20	1,000 00	1,000 00
Donald, Mrs. Geo	Petrolia	10	500 00	500 00
Downing, John	Beachville	10	500 00	500 00
Dronon, Mrs. Irma	St. Georges	10	500 00	500 00
Dubrule, J. N	St. Hyacinthe	5	250 00	250 00
Dufresne, R. Eugene	Outremont	50	2,500 00	2,500 00
Dupee, Reuben	Sarnia, 116 Emma St.	10	500 00	500 00
Dupee, Reuben, in trust, (R. Delmar)	Sarnia	5	250 00	250 00
Dupont, V. H	Lachine, Que	5	250 00	250 00
Dewer, A. A	Petrolia	20	1,000 00	1,000 00
Ego, Dr. Angus	Markdale	4	200 00	200 00
Evans, D	Strathroy	5	250 00	250 00
Evans, F. L. E	Strathroy	5	250 00	250 00
Feeney, B	Montreal, Que	50	2,500 00	2,500 00
Fleming, E. M	Burgessville	1	50 00	50 00
Fortier, F. G	Beauceville	5	250 00	250 00
Fortin, Alcide	Montreal	2	100 00	100 00
Furse, Geo	Kintore	10	500 00	500 00
Gagné, J. C., in trust	Montreal	458	22,900 00	22,900 00
Gagné, J. C	“	20	1,000 00	1,000 00
Garneau, C. R	Arthabaska	2	100 00	100 00
Gendron, Mrs. Anna Voyer	St. Georges	10	500 00	500 00
Genier, J. A	S. Faustin	10	500 00	500 00
Gosselin, Jas	Levis	15	750 00	750 00
Grenier, L. H	Plessisville	5	250 00	250 00
Harvey, T. B	Merlin	30	1,500 00	1,500 00
Hebert, J. C	Montmagny, Que	20	1,000 00	1,000 00

LIST OF SHAREHOLDERS—*Continued.*

Name	Address	No. of shares subscribed	Amount of shares subscribed	Amount paid on calls
			$ c.	$ c.
Henry, Mrs. Jessie	Paris, Ont	1	50 00	50 00
Heughan, Susie	London, 1004 Dundas St	8	400 00	400 00
Hunt, Ed	Quebec	10	500 00	500 00
Hunt, Mrs. May Riches	London	2	100 00	100 00
Hyndman, H. K	Exeter	8	400 00	400 00
Kirkpatrick, Russel T	Petrolia	20	1,000 00	1,000 00
Kirkpatrick, R. T., in trust, Gertrude E	"	7	350 00	350 00
Lachapelle, Rev. E	Joliette	10	500 00	500 00
Lainchbury, Albert	Dereham Centre	10	500 00	500 00
Langlois, H. H	Sherbrooke	1	50 00	50 00
Langlois, F. J	Trois Pistoles	10	500 00	500 00
Laporte, Dr. J. P	Joliette	50	2,500 00	2,500 00
Lawrence, William Harold	Alam, Mich., 324 West Superior St.	20	1,000 00	1,000 00
Lawrence, Frederick H	Detroit, Mich., 135 Peterboro St.	20	1,000 00	1,000 00
Leach, Lorenzo	Eden	20	1,000 00	1,000 00
Letarte, C. A	Warwick, Que	5	250 00	250 00
Levitt, Elizabeth	Forest	2	100 00	100 00
Lussier, J. H	Montreal, Que	5	250 00	250 00
Marshall, Geo. W	Straffordville	3	150 00	150 00
Marshall, H. A	Tillsonburg	2	100 00	100 00
Mennie, Alex	Vancouver, Box 1145	5	250 00	250 00
Mevins, H	Buffalo, C. Post. S., Cor. Elliott and S. Division Sts	3	150 00	150 00
Minshall, Henry	Brownsville	3	150 00	150 00
Morgan, John E	Knoxville, Tenn	10	500 00	500 00
Morissette, O. C	Sherbrooke	10	500 00	500 00
Mousseau, J. O. K. C	Montreal, 97 St. James St	20	1,000 00	1,000 00
Macbeth, Herbert	Toronto	1	50 00	50 00
MacCallum, E. C. D	Kingston, 142 Wellington St	5	250 00	250 00
McAsh, T. J	Varna	3	150 00	150 00
McLachlan, Margaret	Watford	20	1,000 00	1,000 00
McLachlan, J. B. T	Toronto	2	100 00	100 00
McLean, Dr. P. D	Woodbridge	3	150 00	150 00
McMahon, A. T., Estate	London	5	250 00	250 00
McMillan, John, Estate	Sykston	40	2,000 00	2,000 00
Nicholls, Chas. W	London	20	1,000 00	1,000 00
Palmer, J. E	East Angus	50	2,500 00	2,500 00
Panneton, E. F	Three Rivers	1	50 00	50 00
Paradis, G. J	Lac Au Saumon	3	150 00	150 00
Paul, John D	Mandaumin	10	500 00	500 00
Perrault, Rev. C. A	St. Darncest, Que	5	250 00	250 00
Petty, Estate of, Geo	Hensall	2	100 00	100 00
Puddicombe, R. W., Estate	London	10	500 00	500 00
Ramsey, Henry	Wanstead	10	500 00	500 00
Ranger, A. R	Montreal, 160 St. James St	20	1,000 00	1,000 00
Ratte, J. A	Montmagny	5	250 00	250 00
Reeves, C. A	Montreal	10	500 00	500 00
Renfrew, W. C	Okanagan Mission, B.C	3	150 00	150 00
Rioux, Emile	Sherbrooke	20	1,000 00	1,000 00
Robert, Rev. P. A	Joliette	2	100 00	100 00
Robson, W. W	Vernon, B.C	4	200 00	200 00
Sandham, T. A	Tillsonburg	6	300 00	300 00
Sandham, D. M	"	6	300 00	300 00

LIST OF SHAREHOLDERS—*Continued.*

Name	Address	No. of shares subscribed	Amount of shares subscribed	Amount paid on calls
			$ c.	$ c.
Sandham, A. O.	Tillsonburg	2	100 00	100 00
Sawyer, Edmond	Montreal	5	250 00	250 00
Scarrow, Wm., Estate	London	1	50 00	50 00
Schnedier, Adam	Mitchell, R.R. 6	2	100 00	100 00
Smith, John R	Wyoming	10	500 00	500 00
Spenard, Art	Three Rivers	10	500 00	500 00
Stanbury, J. G	Exeter	5	250 00	250 00
Stevens, Reuben, Estate	Toronto General Trusts Corp., Bay St., Toronto	9	450 00	450 00
Sylvester, Ernest	Sherbrooke	20	1,000 00	1,000 00
Stutt, Richard	Forest	2	100 00	100 00
Sun Trust Co., Ltd., in trust	Montreal	46	2,300 00	2,300 00
Sutherland, W. H	Ingersoll, 475 Box	3	150 00	150 00
Swanson, Mrs. Janet	St. Mary's	2	100 00	100 00
Tambling, Geo., Estate of	London, 371 King St	10	500 00	500 00
Tanguay, G. D	Quebec	40	2,000 00	2,000 00
Taylor, Fred	Hamilton	25	1,250 00	1,250 00
Tennant, Edward Harlie	London, Ont	20	1,000 00	1,000 00
Tetrault, Rev. C. H	Sorel	10	500 00	500 00
Thibodeau, Rev. J. E	Riviere du Loup	2	100 00	100 00
Thornton, Edwin	Ingersoll	7	350 00	350 00
Threapleton, M., in trust	Toronto	5	250 00	250 00
Tierney, Jas. B	Blythe	10	500 00	500 00
Trueman, Elizabeth	Stouffville	1	50 00	50 00
Tremblay, Dr. Eugene	Chicoutimi, Que	3	150 00	150 00
Vandusen, W. E	Toronto	1	50 00	50 00
Wallace, Henry	South Middleton	5	250 00	250 00
Webster, Catharine A	St. Mary's, R.R. 1	1	50 00	50 00
Webster, Geo. B	" "	2	100 00	100 00
Westcott, J. T	Hamilton	15	750 00	750 00
White, John, Estate	Watford	1	50 00	50 00
White, Jos	St. Mary's	1	50 00	50 00
White, Wm. J	Petrolia	10	500 00	500 00
White, W. C	Woodstock	5	250 00	250 00
White, A. V	"	5	250 00	250 00
Whitley, Alice S	Gorrie	5	250 00	250 00
Totals		2,028	101,400 00	101,400 00

THE WELLINGTON FIRE INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO.

Commenced business September, 1840.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Geo. Sleeman	Guelph.
W. A. Denton	Toronto.
E. J. Hayes	Toronto.
J. R. Wissler	Elora.
W. E. Buckingham	Guelph.
H. Begg	Toronto.
W. R. Begg	Toronto.
E. B. Stockdale	Toronto.
J. E. Clement	Montreal.

OFFICERS.

Geo. Sleeman, President	Guelph.
W. A. Denton, Vice-President	Toronto.
John Davidson, Secretary-Treasurer	Guelph.
Shaw & Begg, Limited, Managers, 82-88 King St. E	Toronto.

AUDITORS.

A. C. Neff	Toronto.
J. P. M. Robertson	Toronto.

Statement for the Year Ending 31st December, 1922.

Authorized capital stock	$	150,000 00
Subscribed capital stock		124,500 00
Paid up capital stock		124,500 00
Unassessed premium note capital		60 96
Deposited in the Provincial Treasury		56,000 00

Assets.

Debentures and Canada War Loan		$	175,575 33
Cash on hand at head office			11,514 04
Amount held in trust by re-insuring company			6,792 91
Cash on deposit in Dominion Bank, Toronto			15,106 33
Cash in agents' hands, acknowledged by them to be due and considered good			21,464 77
Amount of premium notes in force after deducting all payments thereon and assessments levied			60 96
" unearned part (50 per cent.) of premium paid for re-insurance of risks in force at 31st December, 1922			41,392 21
" accrued interest			1,354 09
" office furniture, Goad's plans, etc. (not extended)	$4,842 16		
Total assets		$	273,260 64

Liabilities.

Amount of losses supposed or reported	$	939 95
Amount of unearned premiums, being (50 per cent.) of gross premiums on all cash system policies in force 31st December, 1922		107,542 87
Amount due for re-insurance		30,349 18
Taxes		746 91
All other		418 50
Total liabilities	$	139,997 41
Paid-up capital stock	$	124,500 00

Receipts.

Cash balance at 31st December, 1921 (not extended)	$21,586 31	
Cash received for interest		$ 9,401 73
" premiums on cash system		192,524 30
" agents' balances, 1921, received in 1922		15,896 56
" re-insurance on losses		32,058 25
Cash received from realization of investments (not extended)	$5,065 00	
Total receipts		$ 249,880 84

Expenditure.

Expenses of management:	
Amount paid for commission or bonus to agents	$ 33,399 26
" investigation or adjustment of claims	1,251 12
" statutory assessment and license fees	277 60
" printing, stationery and advertising	2,347 19
" taxes (Government and Municipal)	3,533 40
" salaries, directors' and auditors' fees	8,575 00
" travelling expenses	88 00
" postage, telegrams and express	96 87
" law costs	300 00
" Fire Marshal tax	531 32
" rent	3,045 03
" other expenses	1,209 57
Total expenses of management	$ 54,654 36
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1922	250 00
" losses which occurred during 1922	80,572 55
" re-insurance on losses	73,694 75
" rebate	28,256 83
" dividends	12,450 00
Expenditure other than the foregoing	33 29
Total expenditure	$ 195,257 42

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

System.	One year or less.	Three years.	Total.
Mutual	$ 1,700 00	$ 7,300 00	$ 9,000 00
Cash	11,904,249 00	11,888,970 00	23,743,219 00
Total	$11,905,949 00	$11,896,270 00	$23,752,219 00
Re-insurance.			
In cash system	5,075,815 00	2,613,822 00	7,689,637 00
Net risks at 31st December, 1922	$ 6,830,134 00	$ 9,232,448 00	$16,062,582 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in forces 31st December, 1921	45	$48,330 00
Policies new and renewed during 1922	1	800 00
Gross number during 1922	46	$49,130 00
Less expired and cancelled during 1922	37	40,130 00
Net risks in force on mutual system 31st December, 1922	9	$9,000 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1921	11,113	$22,794,584 00
Policies new and renewed during 1922	11,291	19,624,245 00
Gross number during 1922	22,404	$42,418,829 00
Less expired and cancelled in 1922	8,118	18,675,610 00
Net risks in force on cash system 31st December, 1922	14,286	$23,743,219 00

BUSINESS TRANSACTED BY COMPANY.

General Fire Insurance.

PREMIUM NOTES.

On Policies in force 31st December, 1922.

	Four year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment.....$	127 47
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	60 96
Amount of premium notes, received during the year 1922.....	6 65
Payments of premium notes of 1921, including all sums credited on said premium notes	
Cash paid up to 31st December, 1922.....	1 33

LIST OF SHAREHOLDERS 31ST DECEMBER, 1922.

Name	Address	No. of shares	Amount subscribed	Amount paid up
			$ c.	$ c.
H. Begg.....	Toronto.....	10	1,000 00	1,000 00
W. R. Begg.....	"	10	1,000 00	1,000 00
W. E. Buckingham.....	Guelph.....	10	1,000 00	1,000 00
J. E. Clements.....	Montreal.....	10	1,000 00	1,000 00
W. A. Denton.....	Toronto.....	10	1,000 00	1,000 00
Gordon & Mariott (in trust)...	"	1,035	103,500 00	103,500 00
E. J. Hayes.....	"	10	1,000 00	1,000 00
Geo. Sleeman.....	Guelph.....	10	1,000 00	1,000 00
E. B. Stockdale.....	Toronto.....	10	1,000 00	1,000 00
E. B. Stockdale & C. S. Hamton (in trust).....	"	120	12,000 00	12,000 00
J. R. Wissler.....	Elora.....	10	1,000 00	1,000 00
Totals.....	.....	1,245	124,500 00	124,500 00

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all Cash Mutual Fire Insurance Companies Having Joint Stock Capital

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Mortgages, bonds and debentures or other securities	Interest due and accrued	Cash at head office and bank balances	Agents' balances	Reserve held in trust by re-insured company	Unassessed premium notes	Re-insurance on losses	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1922	All other assets	Total	Goad's plans, office furniture, etc., (not extended)	Subscribed capital stock uncalled
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
Monarch	32,624 00	87 54	695 50	528 70	....	....	359 49	....	17,715 41	52,010 64	3,822 69	....
Wellington	175,575 33	1,354 09	26,620 37	21,464 77	6,792 91	60 96	....	41,392 21	....	273,260 64	4,842 16	....
Totals	208,199 33	1,441 63	27,315 87	21,993 47	6,792 91	60 96	359 49	41,392 21	17,715 41	325,271 28	8,664 85	....

The Government deposits (par value) are as follows:—Monarch, $23,000; Wellington, $56,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Losses unpaid at 31st December, 1922	Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums	Commission and bonus	Re-insurance	Rebates and return premiums unpaid	Due to other companies and persons	All other liabilities	Total liabilities except capital stock	Capital stock paid up	Number of policies	Net amount at risk
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Monarch	237 50	*	67 00	(a) 9,955 50	....	....	155 66	10,415 66	101,400 00	*	*
Wellington	939 95	107,542 87	....	30,349 18	....	418 50	746 91	139,997 41	124,500 00	14,295	16,062,582 00
Totals	1,177 45	107,542 87	67 00	40,304 68	....	418 50	902 57	150,413 07	225,900 00	14,295	16,062,582 00

(a) Balance due Provident Assurance Company.

* The business of the Monarch has been re-insured in the Provident Assurance Company.

The Government deposits (par value) are as follows:—Monarch, $23,000; Wellington, $56,000.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Fixed payments of 1922	Fixed payments or assessments of years prior to 1922	Premiums on cash system	Agents' balances	Interest	Fees, licenses and extra premiums	For losses re-insured	Borrowed money	Calls and premiums on capital stock	Other sources	Total	Received for securities (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Monarch	727 52	26 84	57,679 47	....	3,088 65	15 00	13,298 75	5,500 00	....	1,209 30	81,545 53	23,121 50
Wellington	....	....	192,524 30	15,896 56	9,401 73	....	32,058 25	....	....	....	249,880 84	5,065 00
Totals	727 52	26 84	250,203 77	15,896 56	12,490 38	15 00	45,357 00	5,500 00	....	1,209 30	331,426 37	28,186 50

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Expenses of Management						Dividends	Amount paid for losses	Rebate and returned premiums	Re-insurance	All other payments	Total
	Commission and bonus to agents	Interest	Costs in law	Statutory assessment and license fees	Salaries and general expenses	Total expense of management						
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Monarch	16,586 26	680 63	776 54	213 29	9,284 71	27,541 43	....	36,269 76	8,193 37	37,144 07	* 5,512 90	114,661 53
Wellington	33,399 26	....	300 00	277 60	20,677 50	54,654 36	12,450 00	80,822 55	28,256 83	73,694 75	33 29	249,911 78
Totals	49,985 52	680 63	1,076 54	490 89	29,962 21	82,195 79	12,450 00	117,092 31	36,450 20	110,838 82	5,546 19	364,573 31

* Repayment of loan, $5,500.

Strictly Mutual Fire Insurance Companies

YEAR ENDING 31st DECEMBER, 1922

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Chas. Young	Richard's Landing.
Geo. H. Cook	Silver Water.
Wm. Vincer	Mindemoya.
Hy. Knight	Korah.
Geo. W. Emiry	Massey.
John Tait	Iron Bridge.
A. H. Huckson	Sault Ste. Marie.
Alex. Stewart	Bar River.
Chas. Robinson	Plummer.

OFFICERS.

Chas. Young, President	Richard's Landing.
Geo. H. Cook, Vice-President	Silver Water.
Lt.-Col. T. H. Elliott, Secretary-Treasurer	Sault Ste. Marie.

AUDITORS.

Ed. Walton	Sault Ste. Marie.
W. T. Scott	Sault Ste. Marie.

Unassessed premium note capital, $39,262.41.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada Victory Loan and Province of Ontario Bonds		$ 11,000 00
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont		5,419 93
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 39,262 41	
Less residue of premium notes given by the company for re-insurance	192 50	
		39,069 91
Office furniture and supplies (not extended)	$ 365 48	
Total assets		$ 55,489 84

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended)	$ 5,481 53	
Cash received by company as membership fees		$ 637 50
" as fixed payments due in 1922		8,371 87
" interest		760 48
" endorsement fees		12 50
Total receipts		$ 9,782 35

Expenditure.

Expenses of management:	
Cash paid for agents' commission	$ 1,116 70
" investigation of claims	44 00
" salaries, directors' and auditors'	893 00
" statutory assessment in license fees	20 99
" travelling expenses	185 45
" fire marshal tax	5 00
" taxes, municipal and government	59 10
" printing, stationery and advertising	125 09
" postage, telephone, telegrams and express	167 59
" rent	120 00
" other	61 80
Total expenses of management	$ 2,798 72
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	6,660 68
" rebate	96 05
" re-insurance	52 50
" Temiskaming relief	236 00
Total expenditure	$ 9,843 95

CURRENCY OF RISKS.

	Three years.
Amount covered by policies in force 31st December, 1922	$ 2,152,282 00
Less re-insurance	9,000 00
Net risks	$ 2,143,282 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,325	$ 1,967,906 00
Policies new and renewed during 1922	427	723,365 00
Gross number and amount in force during 1922	1,752	$ 2,691,271 00
Less expired and cancelled in 1922	446	538,989 00
Net risks in force 31st December, 1922	1,306	$ 2,152,282 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three Years.
Amount of face of all premium notes held by company and legally liable to assessment	$ 64,595 44
Amount of all premium notes after deducting all payments thereon and assessments levied	39,262 41
Amount of premium notes received during the year 1922	21,700 95
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	8,371 87
Amount of premium notes given by the company for re-insurance	270 00
Less payments thereon	77 50
Residue of premium notes for which the company is still liable	$ 192 50

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 24th July, 1894.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Samuel Miller	Stella.
W. A. Hitchins	Stella.
A. N. Hitchins	Stella.
H. S. Patterson	Stella.
H. Beaubien	Stella.
Wm. Glenn, Jr	Stella.
Jas. Kilpatrick	Stella.
Edward Fleming	Stella.
E. C. McDonald	Stella.

OFFICERS.

Samuel Miller, President	Stella.
W. A. Hitchins, Vice-President	Stella.
John Glenn, Secretary-Treasurer	Stella.

AUDITORS.

John Filson	Stella.
W. P. Tugwell	Stella.

Unassessed premium note capital—$11,465.97.

Statement for the Year Ending 31st December, 1922.

Assets.

Dominion War Loan		$ 4,900 00
Cash on hand	$ 126 20	
Cash in Bank of Montreal, Kingston	1,724 85	
Cash in Royal Bank, Bath	1,001 93	
		2,852 98
Amount of premium notes in force after deducting all payments thereon and assessments levied		11,465 97
Total assets		$ 19,218 95

Liabilities.—None.

Receipts.

Cash balance, 31st December, 1921, (not extended)	$ 1,689 60	
Cash received as fixed payment of 1922		$ 679 82
“ for interest		354 99
“ transfer fees and endorsement		3 25
“ investments, (not extended)	$ 700 00	
Total		$ 1,038 06

Expenditure.

Expenses of management:	
Cash paid for commission to agents	$ 135 88
“ fire marshal tax	4 49
“ statutory assessment and license fee	12 04
“ travelling expenses	2 00
“ salaries, directors' fees, etc	190 00
“ rent	0 75
Amount paid for printing, stationery and advertising	6 00
“ postage, telephone, telegrams and express	3 05
“ taxes	2 73
“ other expenses	5 00
Total expenses of management	$ 361 94
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	168 74
“ Temiskaming relief	44 00
Total expenditure	$ 574 68

Currency of Risks.

Amount covered by policies in force 31st December, 1921.

	One year.	Three years.	Total.
Mutual	$ 2,600 00	$ 357,084 00	$ 359,684 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	225	$ 365,087 00
Policies new and renewed during 1922	65	85,870 00
Gross number and amount in force during 1922	290	$ 450,957 00
Less expired and cancelled in 1922	62	91,273 00
Net risks in force 31st December, 1922	228	$ 359,684 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1922.

	One year.	Three years.	Total.
Amount of face of all premium notes held by company and legally liable to assessment	$ 52 00	$ 14,286 16	$ 14,338 16
Amount of all premium notes after deducting all payments thereon and assessments levied	41 60	11,424 37	11,465 97
Amount of premium notes received during year of 1922	52 00	3,323 80	3,375 80
Payment on the premium notes of 1922, including all sums credited on said premium notes, viz:			
(a) Cash paid up to 31st December, 1922	10 40	669 42	679 82

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Charles W. Gurney	Paris.
L. E. Peterson	Princeton.
Robt. J. Aitken	St. George.
Morris Shellard	Galt.
William Mauson	Ayr.
Murdo M. Lillico	Bright.

OFFICERS.

C. W. Gurney, President	Paris.
L. E. Peterson, Vice-President	Princeton.
A. L. Easton, Secretary-Treasurer	Princeton.

AUDITORS.

John L. Black	Ayr.
Thomas Mitchell	Ayr.

Unassessed premium note capital, $257,221.11.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash in Bank of Commerce, Ayr	$ 3,789 07	
Cash in Loan Company	2,303 32	
Cash in Molson's Bank, Ayr	2,186 83	
		$ 8,279 22
Amount unpaid of assessments of 1922		1,384 83
Amount unpaid of assessments of prior years		414 08
Amount of premium notes in force after deducting all payments thereon and assessments levied		257,221 11
Amount of all other		14 50
Total assets		$ 267,313 74

Liabilities.

Income tax, 1922	$ 129 23

Receipts.

Cash balance at 31st December, 1921, (not extended) $6,485.12.

Cash received for policy fees	$ 450 00
" assessments of 1922	12,625 58
" assessments of prior years	766 60
" interest	189 07
" borrowed money	5,350 00
" cancelled policies and other sources	127 78
Total	$ 19,509 03

Expenditure.

Expenses of management:		
Amount paid for travelling expenses	$	21 10
" statutory assessment and license		46 35
" fire marshal tax		43 44
" taxes		7 30
" rent		29 50
" salaries, directors' and auditors' fees		1,606 60
" printing, stationery and advertising		136 75
" postage, telephone, telegrams and express		120 68
" interest		66 90
" law costs		10 00
" other		16 00
Total expenses of management	$	2,104 62
Miscellaneous payments:		
Amount paid for losses which occurred during 1922		10,260 31
" repayment of loans		5,350 00
Total expenditure	$	17,714 93

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

		Four years.
Mutual	$	6,781,405 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,654	$ 6,508,125 00
Policies taken during 1922	519	2,016,780 00
Gross number and amount in force during 1922	2,173	$ 8,524,905 00
Less expired and cancelled in 1922	482	1,743,500 00
Net risks in force 31st December, 1922	1,691	$6,781,405 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$	289,214 50
Amount of all premium notes, after deducting all payments thereon and assessments levied		257,221 11
Amount of premium notes received during the year 1922		86,158 50
Cash paid up to 31st December, 1922		12,625 58
Notes for fixed payments unpaid at December, 1922		1,399 61

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Geo. M. McCartney	Wellington.
Edward T. Plews	Picton.
Frank Eaton	Picton.
Charles Lauder	Mountain View.
E. B. Purtelle	Bloomfield.
M. F. Hawkins	Picton.
W. Asa Foster	Picton.
Adolphus Roblin	Picton.
H. S. Welbanks	Milford.

OFFICERS.

Geo. M. McCartney, President	Wellington.
Edward T. Plews, Vice-President	Picton.
M. R. German, Secretary-Treasurer	Picton.

AUDITORS.

W. P. Stricker	Cherry Valley
H. H. Huff	Bloomfield.

Unassessed premium note capital, $47,312.53

Statement for the Year Ending 31st December, 1922.

Assets.

Cash at Head Office	$ 10 10	
Cash in Bank of Nova Scotia, Picton	505 14	
Cash in Bank of Montreal, Picton	21 49	
Cash in Union Bank, Picton	105 23	
		$ 641 96
Amount unpaid of fixed payments of 1922		368 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$47,312 53	
Less residue of Premium notes given for reinsurance	1,423 66	
		45,888 87
Total assets		$ 46,899 28

Liabilities.

Borrowed money	$ 1,000 00
Total	$ 1,000 00

Receipts.

Cash balance at 31st December, 1921, (not extended) $2,136.28.

Cash received for fixed payments of 1922	$ 9,164 37
" fixed payments due in prior years	112 10
" borrowed money	1,000 00
" interest	54 85
" payments in advance	37 60
Total receipts	$ 10,368 92

Expenditure.

Expenses of management:	
Amount paid for commission and fees to agents	$ 1,138 01
" investigation and adjustment of claims	47 20
" salaries, director's and auditor's fees	1,098 10
" fire marshal tax	30 22
" statutory assessment and license	27 31
" printing, stationery, advertising and calendars	220 65
" postage, telephone, telegrams and express	75 00
" other expenses	22 90
Total expenses of management	$ 2,659 39
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	8,542 62
" losses which occurred prior to 1922	8 00
" rebate	61 50
" re-insurance	231 73
" Temiskaming relief	360 00
Total expenditure	$ 11,863 24

Currency of Risks.

Amount covered by Policies in force 31st December, 1922.

	Three years.
Mutual	$ 3,209,785 00
Less re-insured	53,242 00
Net amount of risks at 31st December, 1922	$ 3,156,543 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,409	$ 3,069,910 00
Policies new and renewed during 1922	489	1,108,275 00
Gross number and amount in force during 1922	1,898	4,178,185 00
Less expired and cancelled in 1922	489	968,400 00
Net risks in force 31st December, 1922	1,409	$ 3,209,785 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 64,949 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	47,312 00
Amount of premium notes received during the year 1922	22,426 00
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1922	3,313 27
Amount of notes given for re-insurance	1,597 26
Less payments thereon	173 60
Residue of said premium notes for which the Company is still liable	$ 1,423 66

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WELLAND.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Crawford McCredie	Chippawa.
A. J. Babion	Humberstone.
Isaiah Hansler	Welland.
John K. Misener	Pt. Robinson.
Nathan Day	Ridgeway.
Jno. B. Gallinger	Niagara Falls.
Paul J. Wilson	Marshville.
Taylor Beckett	Ridgeville.
E. O. Disher	Ridgeway.

OFFICERS.

Crawford McCredie, President	Chippawa.
A. J. Babion, Vice-President	Humberstone.
John G. Wills, Secretary	Marshville.
Imperial Bank, Treasurer	Ridgeway.

AUDITORS.

A. E. Riegle	Ridgeway.
W. B. Disher	Ridgeway.

Unassessed premium note capital, $131,930.47.

Statement for the Year Ending 31st December, 1922.

Assets.

Amount unpaid of fixed payments of 1922	$	684 60
Cash in Imperial Bank, Ridgeway		246 18
Amount of all premium notes in force, after deducting all payments thereon and assessments levied		131,930 47
Office furniture (not extended), $65.00.		
Total assets	$	132,861 25

Liabilities.

Amount of losses adjusted	$	1,250 00
" borrowed money		4,000 00
" interest		40 00
Total	$	5,290 00

Receipts.

Cash balance at 31st December, 1921 (not extended), $6,073.47.		
Cash received as fixed payments of 1922	$	11,974 12
" fixed payments of prior years		332 36
" interest		136 66
" workmen's risk		19 60
Cash borrowed		4,000 00
Total receipts	$	16,462 74

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$ 309 31
" statutory assessment and license	32 67
" printing, stationery and advertising	162 90
" travelling expenses	26 35
" salaries, directors' and auditors' fees	1,202 60
" postage, telephone, telegrams and express	167 79
" taxes	34 70
" fire marshal tax	43 79
" investigation of claims	87 00
" other expenses	11 00
Total expenses of management	$ 2,078 11
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	18,498 68
" losses which occurred prior to 1922	1,500 00
" rebates	213 24
Total expenditure	$ 22,290 03

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1922.

	Three years.
Mutual	$ 4,108,061 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,615	$ 4,057,971 00
Policies new and renewed in 1922	582	1,509,655 00
Gross number and amount in force during 1922	2,197	$ 5,567,626 00
Less expired and cancelled in 1922	610	1,459,565 00
Net risks in force 31st December, 1922	1,587	$ 4,108,061 00

CLASSIFICATION OF RISKS,

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 155,313 59
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	131,930 47
Amount of premium notes received during the year 1922	59,477 00

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 15th March, 1876.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

George B. Webster	St. Mary's.
Duncan McVannel	St. Mary's.
David Bonis	St. Mary's.
Hilson Stanley	Granton.
Thomas H. Driver	Science Hill.
W. L. Switzer	St. Mary's.
James More	Kirkton.
George Hookway	Science Hill.
Robert Knowles	Granton.

OFFICERS.

George B. Webster, President	St. Mary's.
Duncan McVannel, Vice-President	St. Mary's.
J. H. Jameson, Secretary-Treasurer	St. Mary's.

AUDITORS.

R. W. Switzer	St. Mary's.
A. M. Driver	Kirkton.

Unassessed premium note capital, $93,014.85.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office	$1,054 33	
Cash in Molson's Bank, St. Mary's	1,488 38	
Cash in Merchants Bank, Granton, Ont	1,593 11	
		$ 4,135 82
Amount unpaid of assessments levied during 1922		1,610 23
Amount of premium notes in force after deducting all payments thereon		93,014 85
Total assets		$ 98,760 90

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1922, (not extended), $2,752.97.	
Cash received for assessments levied in 1922	$ 8,907 98
" assessments prior to 1922	257 09
" interest	15 18
Borrowed money	5,500 00
Cash received from realization of investments (not extended), $1,004.19.	
Total receipts	$ 14,680 25

Expenditure.

Expenses of management:		
Amount paid for investigation of claims	$	41 50
" statutory assessment and license fee		27 90
" salaries, directors' and auditors' fees		342 00
" fire marshal tax		16 15
" printing, stationery and advertising		17 60
" postage, telephone, telegrams and express		38 00
" other expenses		49 84
" interest		78 10
Total expenses of management	$	611 09
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		7,806 50
" repayment of loans		5,500 00
" Temiskaming fire relief		384 00
Total expenditure	$	14,301 59

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1922.

	Three years.
Mutual	$ 3,310,955 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	922	$ 3,205,225 00
Policies new and renewed during 1922	301	1,071,730 00
Gross number and amount in force during 1922	1,223	4,276,955 00
Less expired and cancelled in 1922	319	966,000 00
Net risks in force 31st December, 1922	904	$ 3,310,955 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	$ 107,622 89
Amount of all premium notes, after deducting all payments thereon and assessments levied	93,014 85
Amount of premium notes received during the year 1922	34,893 63
Amount of cash paid up to 31st December, 1922	8,907 98

(NORTH) BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRIGHT.

Commenced business 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Robert Baird	New Hamburg.
Thos. E. West	Woodstock.
A. R. G. Smith	New Hamburg.
John Walton	Woodstock.
Robert Smith	Hickson.
Morton Hall	Bright.
Hy. Sippel	New Hamburg.
R. J. Thomas	Bright.
Benjamin Bickell	Bright.

OFFICERS.

Robert Baird, President	New Hamburg.
Thomas E. West, Vice-President	Woodstock.
D. R. Stauffer, Secretary-Treasurer	Bright.

AUDITORS.

A. L. Currah	Bright.
Albert Smart	Plattsville.

Unassessed premium note capital, $131,000.40.

Statement for the Year Ending 31st December, 1922.

Assets.

Actual cash on hand at head office	$ 35 72	
Cash on deposit in Standard Bank, Bright, Ont	2,098 75	
Cash on deposit in Standard Bank, Innerkip, Ont	1,092 94	
		$ 3,227 41
Amount unpaid of assessments levied in 1922		1,100 70
Amount of premium notes in force, after deducting all payments thereon and assessments levied		131,000 40
Total assets		$ 135,328 51

Liabilities.

Borrowed money	$ 1,300 00
Total liabilities	$ 1,300 00

Receipts.

Cash balance at 31st December, 1921, (not extended), $2,119.41.
Cash received at taking of application held by agents, (not extended), $146.50.

Cash received for assessments levied in 1922	$ 7,611 65
" assessments levied prior to 1922	493 68
" interest	41 97
" transfer fees	4 00
" borrowed money	6,000 00
Total receipts	$ 14,151 30

Expenditure.

Expenses of management:		
Amount paid for printing, stationery and advertising	$	24 50
" postage, telephone, telegrams and express		61 15
" salaries, directors' and auditors' fees		720 80
" rent		7 50
" statutory assessment and license fee		27 22
" travelling expenses		26 00
" fire marshal tax		21 50
" investigation and adjustment of claims		5 70
" interest		68 71
" other expenses		10 00
Total expenses	$	973 08
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		7,014 22
" repayment of loans		4,700 00
" Temiskaming relief		360 00
Total expenditure	$	13,047 30

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Four years.
Mutual	$ 3,083,415 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	804	$ 3,083,415 00
Policies new and renewed during 1922	211	899,120 00
Gross number and amount in force during 1922	1,015	3,982,535 00
Less expired and cancelled in 1922	224	813,970 00
Net risks in force 31st December, 1922	791	$ 3,168,565 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1922.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 147,602 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	131,000 40
Amount of premium notes received during the year 1922	42,133 00

(COUNTY OF) BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

James Polley	Harley.
Duncan W. Miller	St. George.
U. O. Kendrick	Cainsville.
John Collins	Burford.
Chas. McIntyre	Scotland.
A. W. Vansickle	Onondaga.
Francis Thomson	Echo Place.
Samuel Disbraw	Vanessa.
E. L. Smith	Scotland.

OFFICERS.

James Polley, President	Harley.
D. W. Miller, Vice-President	St. George.
J. A. Messecar, Secretary-Treasurer	Brantford.

AUDITORS.

P. M. Button	Scotland.
R. W. Hamilton	Cainsville.

Unassessed premium note capital, $133,070.09.

Statement for the Year Ending 31st December, 1922.

Assets.

Amount of cash at head office	$271 34		
Cash in Canadian Bank of Commerce, Brantford	521 77		
Cash in Bank of Hamilton, Delhi	87 66		
	$880 77		
Less outstanding cheques	103 07		
		$	777 70
Amount of fixed payments of 1922			1,082 97
Amount of fixed payments, prior years (not extended), $431.63.			
Amount of premium notes in force, after deducting all payments thereon and assessments levied			133,070 09
Office furniture (not extended), $300.00.			
Total assets		$	134,930 76

Liabilities.

Borrowed money	$	1,000 00
Total liabilities	$	1,000 00

Receipts.

Cash balance at 31st December, 1921, (not extended), $15,219.51.		
Cash received for fees	$	5 00
" fixed payments of 1922		16,654 38
" fixed payments, prior years		622 36
" interest during 1922		720 18
" borrowed money		1,000 00
" from investments (not extended), $6,958.75.		
" all other		190 73
Total receipts	$	19,192 65

Expenditure.

Expenses of management:		
Amount paid for commission	$	940 00
" taxes		57 50
" rent		360 00
" fire marshal tax		55 79
" statutory assessment and license fee		46 18
" printing, stationery and advertising		45 36
" salaries, directors' and auditors' fees		1,492 80
" investigation and adjustment of claims		85 30
" postage, telephones, telegrams and express		100 08
" travelling expenses		11 00
" all other		43 29
Total expenses of management	$	3,237 30
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		35,870 18
" rebate		266 05
" re-insurance		451 68
" Temiskaming relief		768 00
Total expenditure	$	40,593 21

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1922.

		Four years.
Mutual	$	6,702,431 00
Less re-insurance		162,970 30
Net risks in force December 31st, 1922	$	6,539,460 70

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	1,877	$	6,476,076 00
Policies new and renewed during 1922	479		1,586,010 00
Gross number and amount in force during 1922	2,356	$	8,062,086 00
Less expired and cancelled during 1922	487		1,359,655 00
Net risks in force 31st December, 1922	1,869	$	6,702,431 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment	$	177,566 42
Amount of all premium notes, after deducting all payments thereon and assessments levied		133,070 09
Amount of premium notes received during the year 1922		42,024 48

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Alex. L. Noble	Norval.
R. A. Thompson	Lynden.
Neil C. Sinclair	St. Thomas.
Alex. C. McLeod	Stratford.
Wm. Hollingshead	Dutton.
W. J. Snider	Conestoga.

OFFICERS.

Alexander L. Noble, President	Norval.
R. A. Thompson, Vice-President	Lynden.
J. T. White, Secretary-Treasurer	Hamilton.

AUDITORS.

W. Anderson	Hamilton.
W. B. Anderson	Hamilton.

Unassessed premium note capital, $97,024.60.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of mortgage		$ 6,000 00
Bonds, debentures and Canada War Loan		316,321 88
Cash on hand, head office	$ 17 31	
Cash on deposit to the Company's credit, not drawn against, in Royal Bank, Hamilton	9,148 38	
		9,165 69
Amount unpaid of fixed payments of 1922		340 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		97,024 60
Amount interest accrued		8,035 70
" office furniture (not extended), $4.00.		
Total assets		$ 436,887 87

Liabilities.

Amount of losses adjusted	$ 10,000 00
Total liabilities	10,000 00

Receipts.

Cash balance at 31st December, 1921, (not extended), $10,341.06.	
Cash received as fixed payments of 1922	$ 32,187 50
" as fixed payments due in prior years	354 50
" as interest	19,416 29
" from realization of investments, e.g., debentures and other securities during 1922, (not extended), $9,345.17.	
" from transfer fees	4 00
Total receipts	$ 51,962 29

Expenditure.

Expenses of management:	
Amount paid for commissions	$ 72 50
" law costs	2 00
" statutory assessment and license fee (Ontario)	17 56
" fire marshal tax	105 36
" printing, stationery and advertising	313 07
" salaries, directors' and auditors' fees	5,737 96
" postage, telephone, telegrams, express and exchange	264 93
" travelling expenses	426 40
" fuel and light	6 50
" taxes	140 91
" rent	480 00
" other expenses	60 70
Total expenses of management	$ 7,627 89
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	33,300 26
" rebate	491 91
" re-insurance	8 32
" refund to members	9,976 75
" investments (not extended), $10,577.70.	
" Temiskaming relief	200 00
" charities	300 00
Total expenditure	$ 51,905 13

Currency of Risks.

Amount covered by policies in force 31st December, 1922.

System.	One year or less.	Three years.	Total.
Mutual	$ 1,000 00	$ 1,342,650 00	$ 1,343,650 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	421	$ 1,352,650 00
Policies new and renewed during 1922	159	532,400 00
Gross number and amount in force during 1922	580	$ 1,885,050 00
Less expired and cancelled in 1922	157	541,400 00
Net risks in force 31st December, 1922	423	$ 1,343,650 00

Classification of Risks.

Manufacturing.

Premium Notes.

On policies in force 31st December, 1922.

	One year or less.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	......	......	$ 158,307 00
Amount of all premium notes after deducting all payments thereon and assessments levied	$ 22 50	$ 97,002 10	97,024 60
Amount of premium notes received during the year 1922	....	....	64,287 00
Amount of cash paid up to December 31st, 1922	....	....	32,187 50
Fixed payments unpaid at December 31st, 1922	....	....	340 00

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

D. Campbell	Southwold.
Archie Walker	Muncey.
J. Switzer	Lambeth.
Duncan M. McNeil	Strathroy.
E. Howlett	Southwold.
D. Limon	Strathroy.
John Hutcheson	Longwood.
R. Sutherland	Mount Brydges.
H. M. Smith	Mount Brydges.
J. D. Carruthers	Melbourne.
W. Veale	Mount Brydges.
C. M. Trott	Mount Brydges.

OFFICERS.

D. Campbell, President	Southwold.
Archie Walker, Vice-President	Muncey.
E. W. J. Sutherland, Secretary-Treasurer	Mount Brydges.

AUDITORS.

J. H. Matthews	Delaware.
W. Blair	Mount Brydges.

Unassessed premium note capital, $88,969.41.

Statement for the Year Ending 31st December, 1922.

Assets.

Amount cash at head office	$ 41 50	
" Union Bank, Mount Brydges	3,940 69	
" Union Bank, Melbourne	1,429 32	
" Royal Bank, Strathroy	1,179 12	
" Bank of Montreal, London	2,555 62	
" Home Bank, Delaware	1,970 23	
		$ 11,116 48
Amount unpaid fixed payments of 1922		51 33
Amount of premium notes in force after deducting all payments thereon and assessments levied		88,969 41
Office furniture, (not extended) $30.00.		
Total assets		$ 100,137 22

Liabilities.

Amount of retained balance premium notes	$ 80 00
Total liabilities	$ 80 00

Receipts.

Cash balance at 31st December, 1921, (not extended) $9,749.18.

Cash received at head office, fees, (not extended) $166.00.

" as fixed payments of 1922	$ 7,252 76
" as fixed payments due in prior years	25 78
" as interest	290 22
" all other	90 70
Total receipts	$ 7,659 46

Expenditure.

Expenses of management:

Amount paid for fees to agents, (not extended) $166.00.

“ commission to agents	$	166 00
“ investigation and adjustment of claims		35 00
“ statutory assessment and license fee		28 30
“ fire marshal tax		23 61
“ taxes		19 77
“ printing, stationery and advertising		156 43
“ salaries, directors' and auditors' fees		660 40
“ postage, telephone, telegrams and express		62 83
“ filing annual statement		5 00
“ delegates, Underwriters' Association, and fee		45 00
Total expenses of management	$	1,202 34

Miscellaneous payments:

Cash paid for losses which occurred during 1922		4,499 90
“ rebate		83 92
“ balance, retained notes		117 00
“ Temiskaming relief		384 00
“ all other		5 00
Total expenditure	$	6,292 16

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 3,434,496 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1921	903	$	3,275,961 00
Policies new and renewed during 1922	333		1,215,855 00
Gross number and amount in force during 1922	1,236	$	4,491,816 00
Less expired and cancelled in 1922	327		1,057,320 00
Net risks in force 31st December, 1922	909	$	3,434,496 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$	103,034 88
Amount of all premium notes, after deducting all payments thereon and assessments levied		88,969 41
Amount of premium notes received during the year 1922		36,475 65
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922		2,554 39

(TOWNSHIP OF) CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Adelbert Jamieson	Smithville.
Elijah Durham	Smithville.
C. M. Honsburger	Jordan Station.
F. H. Jory	Beamsville.
W. A. Griffis	St. Catharines.
Lewis H. Collard	St. Catharines.

OFFICERS.

Adelbert Jamieson, President	Smithville.
Elijah Durham, Vice-President	Smithville.
G. W. Tinlin, Secretary-Treasurer	Beamsville.

AUDITORS.

W. D. Fairbrother	Beamsville.
J. D. Albright	Beamsville.

Unassessed premium note capital, $137,188.73.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash at head office	$ 414 15	
Cash in Bank of Hamilton, Beamsville	1,433 66	
" Commerce, Beamsville	2,498 76	
		$ 4,346 57
Amount of premium notes in force, after deducting all payments thereon and assessments levied		137,188 73
Amount unpaid of fixed payments due in 1922		254 47
Total assets		$ 141,789 77

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended) $6,451.76.

Cash received as fixed payments due in 1922	$ 7,160 46
" due in prior years	52 90
" interest during 1922	163 61
Total receipts	$ 7,376 97

Expenditure.

Expenses of management:

Cash paid for agents' fees	$ 263 50
" statutory assessment and license fee	30 80
" fire marshal tax	21 67
" salaries, directors' and auditors' fees	734 00
" rent	30 00
" printing and stationery	92 00
" taxes	19 40
" filing report	5 00
" travelling expenses	15 65
" investigation of claims	37 00
" postage, telephone, telegrams and express	88 27
" fee Underwriters' Association	5 00
" all other expenses	6 37
Total expenses of management	$ 1,348 66

Miscellaneous payments:	
Cash paid for losses which occurred during 1922	$ 8,044 05
" rebates	64 45
" all other	25 00
Total expenditures	$ 9,482 16

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 4,154,456 00

MOVEMENT OF RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,260	$ 3,724,051 00
Policies new and renewed during 1922	520	1,677,258 00
Gross number and amount in force during 1922	1,780	$ 5,401,309 00
Less expired and cancelled in 1922	464	1,246,853 00
Net risks in force 31st December, 1922	1,316	$ 4,154,456 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	One year.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$ 149,824 09
Amount of all premium notes, after deducting all payments thereon and assessments levied	137,188 73
Amount of premium notes received during the year 1922	60,636 24
Payment on the premium notes of 1922, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1922	7,160 46
Notes for fixed payments unpaid at 31st December, 1922	254 47

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business, 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Kenneth McKenzie	Teeswater.
F. G. Moffat	Teeswater.
Thos. B. Aitken	Teeswater.
Thos. P. McDonald	Teeswater.
Robert Grant	Formosa.
Andrew McKague	Wingham.

OFFICERS.

Kenneth McKenzie, President	Teeswater.
F. G. Moffat, Vice-President	Teeswater.
D. McIntosh, Secretary-Treasurer	Teeswater.

AUDITORS.

John McRae	Teeswater.
Alex. McKague	Teeswater.

Unassessed premium note capital, $85,417.04.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada Victory Loan Bonds		$ 5,000 00
Actual cash on hand at head office	$ 36 37	
Cash in Bank of Hamilton, Teeswater	791 47	
" Molson's Bank, Teeswater	4,920 44	
		5,748 28
Amount unpaid of assessments levied during 1922		1,485 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied		84,417 04
Total assets		$ 96,650 72

Liabilities.

Losses adjusted	$ 3,500 00
Total liabilities	$ 3,500 00

Receipts.

Cash balance at 31st December, 1921, (not extended) $7,095.89.

Cash received for assessments levied in 1922	$ 3,843 84
" assessments levied in years prior to 1922	866 80
" interest	464 75
Total receipts	$ 5,175 39

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$ 226 50
" investigation of claims	16 50
" postage, telephone, telegrams and express	24 30
" statutory assessment and license	22 34
" salaries, directors' and auditors' fees	347 00
" printing, stationery and advertising	26 25
" fire marshal tax	15 72
" rent	25 00
" Underwriters' Association fee	5 00
" travelling expenses	11 00
" all other	37 39
Total expenses of management	$ 757 00
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	5,501 50
" Temiskaming relief	264 00
Total expenditure	$ 6,522 50

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 2,211,430 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	905	$ 2,209,630 00
Policies new and renewed during 1922	296	835,250 00
Gross number and amount in force during 1922	1,201	$ 3,044,880 00
Less expired and cancelled in 1922	291	833,450 00
Net risks in force 31st December, 1922	910	$ 2,211,430 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, and legally liable to assessment	$ 88,457 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	84,417 04
Amount of premium notes received during the year 1922	33,410 00

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

J. G. Currie	Ingersoll.
John Campbell	Salford.
Frank H. Harris	Mount Elgin.
R. W. Brink	Woodstock.
Charles Williams	Tillsonburg.
F. H. Gregg	Salford.

OFFICERS.

J. G. Currie, President	Ingersoll.
John Campbell, Vice-President	Salford.
T. R. Mayberry, Secretary-Treasurer	Ingersoll.

AUDITORS.

J. A. Morrison	Mount Elgin.
R. A. Baxter	Brownsville.

Unassessed premium note capital, $171,077.18.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand, head office	$ 676 22	
Cash in Royal Bank, Ingersoll	107 26	
		$ 783 48
Amount unpaid of fixed payments of 1922		887 60
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 171,077 18	
Less residue given for re-insurance	7,051 28	
		164,025 90
Total assets		$ 165,696 98

Liabilities.

Bills payable	$ 480 00
Interest	3 00
Total liabilities	$ 483 00

Receipts.

Cash balance at 31st December, 1921, (not extended) $7,181.20.

Cash received as fixed payments of 1922	$ 8,437 96
" for fixed payments, prior years	69 22
" for interest	36 56
" borrowed money	480 00
Total receipts	$ 9,023 74

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license	$ 32 90
" investigation and adjustment of claims	71 90
" fire marshal tax	24 55
" salaries, directors' and auditors' fees	795 90
" printing, stationery and advertising	136 16
" postage, telephone, telegrams and express	115 40
" interest	27 89
" rent	4 00
" travelling expenses	18 00
" other expenses of management	11 00
" taxes	22 50
Total expenses of management	$ 1,260 20
Miscellaneous payments:	
Cash paid for losses which occurred in 1912	13,135 70
" re-insurance	457 12
" rebate	88 44
" Temiskaming relief	480 00
Total expenditure	$ 15,421 46

Currency of Risks.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 4,325,446 00
Re-insurance	212,100 00
Net risks	$ 4,113,346 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,147	$ 4,099,436 00
Policies new and renewed during 1922	405	1,657,090 00
Gross number and amount in force during 1922	1,552	$ 5,756,526 00
Less expired and cancelled in 1922	420	1,431,080 00
Net risks in force 31st December, 1922	1,132	$ 4,325,446 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 190,589 55
Amount of all premium notes, after deducting all payments thereon and assessments levied	171,077 18
Amount of premium notes taken during the year 1922	80,771 40
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	3,867 84
Amount of premium notes given by the Company for re-insurance	7,740 75
Less payments made thereon	689 47
Residue of said premium notes for which the Company is still liable	$ 7,051 28

(NORTH AND SOUTH) DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

J. C. Dance	Kingsmill.
S. S. McDermand	Port Burwell.
J. A. Charlton	Springfield.
A. E. Jackson	Mossley.
W. W. Kiddie	Belmont.
H. Rickard	Dorchester Station.

OFFICERS.

J. C. Dance, President	Kingsmill.
S. S. McDermand, Vice-President	Port Burwell.
S. E. Facey, Secretary-Treasurer	Harrietsville.

AUDITORS.

B. R. Barr	Dorchester.
C. E. Jackson	Harrietsville.

Unassessed premium note capital, $217,076.11.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada Victory Loan Bonds		$ 5,000 00
Actual cash on hand at head office of Company		76 89
Cash deposit in Royal Bank, Ingersoll	$ 370 25	
" Royal Bank, Aylmer	682 83	
" Royal Bank, Springfield	220 75	
" Bank of Nova Scotia, Harrietsville	6,295 39	
" Bank of Toronto, Dorchester Station, Ont	365 71	
" Sterling Bank, Port Burwell	138 22	
		8,150 04
Amount unpaid of fixed payments, 1922		981 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 217,076 11	
Less residue given for re-insurance	5,990 70	
		211,085 41
Total assets		$ 225,216 60

Liabilities.

Amount (borrowed money)	$ 4,000 00
Total liabilities	$ 4,000 00

Receipts.

Cash balance at 31st December, 1921, (not extended) $12,767.10.

Cash received as fixed payments of 1922	$ 15,881 19
" fixed payments of prior years	299 65
" interest	704 56

Cash received from realization of investments, (not extended) $5,000.00.

Total receipts	$ 16,885 40

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$ 399 00
" travelling expenses	30 00
" statutory assessment and license	54 30
" fire marshal tax	52 19
" taxes (Dominion)	30 06
" salaries, directors' and auditors' fees	1,153 55
" postage, telephone, telegrams and express	98 90
" printing, stationery and advertising	262 51
" dues, Mutual Underwriters' Association	9 00
" bank collections and commissions	26 00
" interest	348 15
" filing annual statement	5 00
Total expenses of management	$ 2,468 66
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	9,277 88
" re-insurance	472 85
" rebates	353 07
" re-payment of loans	3,000 00
" Northern Ontario relief	930 00
Total expenditure	$ 16,502 46

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 8,318,015 00
Re-insurance	230,425 00
Net risks	$ 8,087,590 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	2,239	$ 7,929,700 00
Policies new and renewed during 1922	829	3,112,690 00
Gross number and amount in force during 1922	3,068	$ 11,042,390 00
Less expired and cancelled in 1922	825	2,724,375 00
Net risks in force 31st December, 1922	2,243	$ 8,318,015 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 249,540 45
Amount of premium notes after deducting all payments thereon and assessments levied	217,076 11
Amount of premium notes received during the year 1922	93,380 70

B.—Re-insurance.

Amount of premium notes given by the Company for re-insurance	7,319 25
Less payment made thereon	968 70
Cancelled residues	360 40
Residue of said premium notes for which the Company is liable	$ 5,990 70

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

John Murray	St. Paul's.
John Dempsey	Stratford.
Wm. Suhring	Stratford.
Charles Baird	St. Mary's.
James Muir	St. Mary's.
Robert Fuller	Sebringville.

OFFICERS.

John Murray, President	St. Paul's.
John Dempsey, Vice-President	Stratford.
Alex. Frame, Secretary-Treasurer	St. Paul's.

AUDITORS.

D. K. Erb	Stratford.
Geo. Armstrong	St. Paul's.

Unassessed premium note capital, $115,987.41.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand	$ 29 57	
Cash in British Mortgage Loan Co., Stratford	913 42	
" Royal Bank, Stratford	2,878 95	
" Royal Bank, St. Mary's	3,331 80	
" Sterling Bank, Sebringville	1,581 85	
" Bank of Hamilton, Mitchell	2,506 57	
		$ 11,242 16
Amount unpaid of assessment of 1922		255 62
" of unpaid assessments prior years		6 50
" unpaid assessments levied in prior years, (not extended) $9.70.		
" of premium notes in force, after deducting all payments thereon and assessments levied		115,987 41
Total assets		$ 127,491 69

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended) $10,466.87.	
Cash received for assessments levied in 1922	$ 6,161 01
" assessments levied in prior years	157 71
" interest	173 59
" gasoline engine permits	165 00
Total receipts	$ 6,657 31

Expenditure.

Expenses of management:	
Amount paid for rent	$ 9 00
" statutory assessment and license	33 95
" salaries, directors' and auditors' fees	597 73
" printing, stationery and advertising	137 55
" investigation of claims	48 00
" postage, telephone, telegrams and express	36 54
" fire marshal tax	21 15
" travelling expenses	28 00
" other expenses	6 00
Total expenses of management	$ 917 92
Miscellaneous payments:	
Amount paid for losses incurred in 1922	4,460 10
" Temiskaming relief	504 00
Total expenditure	$ 5,882 02

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 4,326,280 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	998	$ 4,287,405 00
Policies new and renewed during 1922	325	1,459,475 00
Gross number and amount in force during 1922	1,323	$ 5,746,880 00
Less expired and cancelled in 1922	368	1,420,600 00
Net risks in force 31st December, 1922	955	$ 4,326,280 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 129,578 40
Amount of all premium notes on policies in force 31st December, 1922, after deducting all payments thereon and assessments levied	115,987 41
Amount of premium notes received during the year 1922	43,784 25
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	6,421 63
Notes given for fixed payments unpaid	6,161 01

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and officers for the year 1923.

DIRECTORS.

W. J. Jelly	Shelburne.
Samuel Barber	Rosemont.
Joshua A. Marshall	Orangeville.
William McGhee	Melancthon.
Thos. Jennings	Mansfield.
John J. Braiden	Shelburne.
Thomas Sime	Grand Valley.
George Lyon	Jessopville.
Wm. Park	Bellwood.
Thomas Best	Shelburne.
John Johnston	Laurel.

OFFICERS.

W. J. Jelly, President	Shelburne.
Samuel Barber, Vice-President	Rosemont.
Thomas Whalley, Secretary-Treasurer and Manager	Shelburne.

AUDITORS.

W. E. Reid	Shelburne.
Samuel Patterson	Shelburne.

Unassessed premium note capital, $213,867.04.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of Canada War Loan and Municipal Security		$ 3,000 00
Cash in Union Bank, Shelburne	$ 514 59	
" Royal Bank, Grand Valley	807 82	
" Bank of Hamilton, Orangeville	323 47	
" Bank of Toronto, Shelburne	222 44	
" Home Bank, Shelburne	348 54	
		2,216 86
Amount of premium notes in force, after deducting all payments thereon and assessments levied		213,867 04
Total assets		$ 219,083 90

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended) $3,150.93.	
Cash received as fixed payments of 1922	$ 14,530 07
" fixed payments of prior years	191 74
" interest	385 36
" gasoline permits	97 50
" received from investments, (not extended) $1,500.00.	
Total receipts	$ 15,204 67

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$ 796 00
" travelling expenses and underwriters' fees	29 80
" fire marshal tax	48 19
" investigation of claims	138 35
" rent	19 00
" statutory assessment and license fee	46 32
" printing, stationery and advertising	120 79
" salaries, directors' and auditors' fees	1,259 80
" postage, telephone, telegrams and express	162 40
" taxes	56 62
" other expenses	5 00
Total expenses of management	$ 2,682 27
Miscellaneous payments:	
Amount paid for losses which occurred during 1922	14,849 81
" rebate	106 66
Total expenditure	$ 17,638 74

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 6,873,375 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	2,226	$ 6,499,015 00
Policies new and renewed during 1922	796	2,486,980 00
Gross number and amount in force during 1922	3,022	$ 8,985,995 00
Less expired and cancelled in 1922	803	2,112,620 00
Net risks in force 31st December, 1922	2,219	$ 6,873,375 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 240,482 04
Amount of all premium notes after deducting all payments thereon and assessments levied	213,867 04
Amount of premium notes received during the year 1922	87,450 07
Payments on premium notes of 1922, including all sums credited on said premium notes	5,244 58

(NORTH) DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

Names and addresses of Directors and Officers for the year 1923.

DIRECTORS.

Frank W. Hanes	Dundas.
Henry Watson	Galt.
Geo. R. Barrie	Galt.
J. M. Irwin	Galt.
Jos. Betzner	Copetown.
Col. J. Z. Fraser	Burford.
Geo. L. Telfer	Paris.
John B. Bricker	Ayr.
W. C. Shaw	Hespeler.

OFFICERS.

F. W. Hanes, President	Dundas.
Henry Watson, Vice-President	Galt.
A. W. Hilborn, Secretary-Treasurer	Galt.

AUDITORS.

Robt. E. Cowan	Galt.
John Taylor, Jr	Galt.

Unassessed premium note capital, $417,916.04.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of mortgages	$	11,500 00
Cash value of bonds		2,000 00
Cash in Bank of Commerce, Galt		2,340 71
Amount unpaid of assessments levied during 1922		1,986 55
“ prior year		143 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied		417,916 04
Amount interest due		227 50
“ all other		59 00
Amount office furniture, (not extended) $300.00.		
Total assets	$	436,173 55

Liabilities.

Amount of borrowed money	$	7,000 00
Total liabilities	$	7,000 00

Receipts.

Cash balance at 31st December, 1921, (not extended) $1,739.67.		
Cash received for application fees	$	733 50
“ assessments levied in 1922		20,538 68
“ assessments levied in years prior to 1922		1,090 27
“ interest		693 87
“ from realization of investments, (not extended) $2,000.00.		
“ for borrowed money		33,000 00
“ cancelled policies		48 73
Total receipts	$	56,105 05

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license fee	$ 68 83
" printing, stationery and advertising	181 70
" rent	121 89
" taxes (municipal and government)	17 85
" salaries, directors' and auditors' fees	2,627 50
" fire marshal tax	68 88
" postage, telephone, telegrams and express	177 72
" investigation and adjustments of claims	106 80
" interest	806 94
" fuel and light	9 50
" other expenses of management	532 57
Total expenses of management	$ 4,720 18
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	16,233 83
" losses which occurred prior to 1922	4,050 00
" repayment of loans	32,500 00
Total expenditure	$ 57,504 01

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Four years.
Mutual	$ 11,367,655 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	2,687	$ 10,531,460 00
Policies new and renewed during 1922	750	3,181,475 00
Gross number and amount in force during 1922	3,437	$ 13,712,935 00
Less expired and cancelled in 1922	660	2,345,280 00
Net risks in force 31st December, 1922	2,777	$ 11,367,655 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 463,846 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	417,916 04
Amount of premium notes received during the year 1922	126,085 00
Cash paid up to 31st December, 1922	20,538 68
Assessments unpaid at 31st December, 1922	1,986 55

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business, September, 1880.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

John McPhail	Iona Station.
John R. Gow	Dutton
Archibald MacColl	Rodney.
D. Carmichael	West Lorne.
John McPherson	Campbellton.
John W. McCallum	Iona Station.

OFFICERS.

John McPhail, President	Iona Station.
John R. Gow, Vice-President	Dutton.
W. A. Galbraith, Secretary-Treasurer	Iona Station.

AUDITORS.

A. Carmichael	West Lorne.
D. A. McNabb	Dutton.

Unassessed premium note capital, $141,387.05.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand in Company's office	$ 339 40	
Cash in Royal Bank, Rodney	1,063 70	
" Bank of Montreal, West Lorne, Ont	131 22	
" Royal Bank, Dutton	3,059 92	
" Home Bank, Iona	960 58	
" Molson's Bank, Dutton	2,162 52	
		$ 7,717 34
Amount unpaid of fixed payments of 1922		703 39
" of premium notes in force, after deducting all payments thereon and assessments levied	$ 141,387 05	
Less residue of notes given for re-insurance	358 00	
		141,029 05
Total assets		$ 149,449 78

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended) $8,055.23.

Amount of cash received for fixed payments of 1922	$ 10,071 56
" " fixed payment due in prior years	472 93
" " interest	264 41
" " from all other sources	71 35
Total receipts	$ 10,880 25

Expenditure.

Expenses of management:		
Cash paid for commission	$	169 50
Amount paid for investigation of claims		45 40
" travelling expenses		103 00
" postage, telephones, telegrams and express		55 50
" statutory assessment and license		32 76
" printing, stationery and advertising		33 60
" salaries, directors' and auditors' fees		583 60
" taxes (fire marshal)		36 71
" rent		12 00
" taxes		22 99
" other expenses		31 00
Total expenses of management	$	1,126 06
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		9,448 90
" rebate		127 68
" re-insurance		35 50
" re Temiskaming Mutual (Northern fire)		480 00
Total expenditure	$	11,218 14

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.	Four years.	Total.
Mutual	$25,225 00	$ 4,225,050 00	$ 4,250,275 00
Less re-insurance	14,200 00	....	14,200 00
Net risk carried at 31st December, 1922	$11,025 00	$ 4,225,050 00	$ 4,236,075 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,264	$ 4,074,700 00
Policies new and renewed during 1922	340	1,198,800 00
Gross number and amount in force during 1922	1,604	$ 5,273,500 00
Less expired and cancelled in 1922	354	1,023,225 00
Net risks in force 31st December, 1922	1,250	$ 4,250,275 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by the Company and legally liable to assessment	$	169,758 75
Amount of all premium notes after deducting all payments thereon and assessments levied		141,387 05
Amount of premium notes received during the year 1922		47,912 00
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1922		2,996 79

Re-insurance.

Amount of premium notes given for re-insurance	$	426 00
Less payments made thereon		68 00
Residue of said premium notes for which the Company is still liable		358 00

(SOUTH) EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and address of the Directors and Officers for the year 1923.

DIRECTORS.

E. J. Wettlaufer	Tavistock.
Edward Caister	Tavistock.
A. Herman	Tavistock.
A. H. Goring	Woodstock.
Wm. Kaufman	Tavistock.
Issacher Corp	Woodstock.
Kasper Hoffmier	Milverton.
John Pletsch	Shakespeare.
Jas. McCallum	Stratford.

OFFICERS.

E. J. Wettlaufer, President	Tavistock.
Wm. Kaufman, Vice-President	Tavistock.
W. S. Russell, Secretary-Treasurer	Tavistock.

AUDITORS.

H. J. Mansz	Shakespeare.
Frank Corp	Tavistock.

Unassessed premium note capital, $307,379.02.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada Victory Loan Bonds		$ 2,000 00
Cash on hand	$ 108 15	
Cash in Royal Bank, Stratford	1,922 70	
" Standard Bank, Tavistock	11,186 46	
		13,217 31
Amount of premium notes in force, after deducting all payments thereon and assessments levied		307,379 02
Amount unpaid assessments, 1922		1,027 59
" " prior years		205 79
Total assets		$ 323,829 71

Liabilities.

Amount of supposed losses	$ 1,300 00
Total liabilities	$ 1,300 00

Receipts.

Cash balance at 31st December, 1921, (not extended) $7,644.57.

Cash received for assessments levied during 1922	$ 7,901 12
" assessments levied prior to 1922	901 46
" interest	268 82
Total receipts	$ 9,071 40

Expenditure.

Expenses of management:		
Amount paid for salaries, directors' and auditors' fees	$	716 00
" statutory assessment and license fee		42 75
" printing, stationery and advertising		116 90
" fire marshal tax		25 70
" postage, telephone, telegrams and express		73 10
" travelling expenses		24 00
" rent		17 00
" investigation of claims		80 65
" other expenses		176 23
Total expenses of management	$	1,272 33
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		1,526 33
" Temiskaming fire relief		700 00
Total expenditure	$	3,498 66

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual	$	6,671,640 00

MOVEMENTS IN RISKS.

Mutual System.	Number.		Four years. Amount.
Policies in force 31st December, 1921	1,471	$	5,863,140 00
Policies new and renewed during 1922	470		2,075,820 00
Gross number and amount in force during 1922	1,941	$	7,938,960 00
Less expired and cancelled in 1922	380		1,267,320 00
Net risks in force 31st December, 1922	1,561	$	6,671,640 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$	333,582 00
Amount of all premium notes, after deducting all payments thereon and assessments levied		307,379 02
Amount of premium notes received during the year 1922		103,791 00
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Amount of cash paid to 31st December, 1922		2,258 67

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Neil A. Galbraith	Appin.
Donald Dewar	Walkers.
John G. Lethbridge	Glencoe.
Peter Gardiner	Glencoe.
John T. McLean	Melbourne.
A. S. McDonald	Appin.

OFFICERS.

Neil A. Galbraith, President	Appin.
Donald Dewar, Vice-President	Walkers.
A. P. McDougald, Secretary-Treasurer	Melbourne.

AUDITORS.

Frank McLean	Melbourne.
Gilbert Hyndman	Melbourne.

Unassessed premium note capital, $97,737.22.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value municipal debentures		$ 6,046 91
Amount of cash on hand at head office	$ 12 99	
" cash in Royal Bank, Glencoe, Ont	81 31	
" " Montreal Bank, Alvinston, Ont	114 14	
" " Royal Bank, Strathroy, Ont	36 70	
" " Royal Bank, Appin, Ont	15 49	
" " Montreal Bank, Glencoe, Ont	235 34	
		495 97
" unpaid of fixed payments of 1922		384 71
" prior fixed payments still unpaid, (not extended) $755.60.		
" premium notes in force, after deducting all payments thereon and assessments levied		97,737 22
" interest due and accrued		137 38
" office furniture, (not extended) $50.00.		
Total assets		$ 104,802 19

Liabilities.

Borrowed money	$ 2,298 80
Total liabilities	$ 2,298 80

Receipts.

Cash balance, 31st December, 1921, (not extended) $7,422 80.	
Cash received from fixed payments of 1922	$ 7,182 81
" fixed payments of prior years	223 54
" interest	372 84
" realization of investments, (not extended) $665.53.	
" transfer fees	4 00
" borrowed money	2,298 80
Total receipts	$ 10,081 99

Expenditure.

Expenses of management:		
Amount paid for salaries, directors' and auditors' fees	$	624 00
" commission		144 00
" investigation of claims		84 00
" interest		13 15
" printing, stationery and advertising		177 51
" postage, telephone, telegrams and express		62 35
" statutory assessment and license		29 57
" fire marshal tax		23 22
" rent		3 75
" taxes		9 04
" travelling expenses		41 10
" other expenses		11 00
Total expenses of management	$	1,222 69
Miscellaneous payments:		
Amount paid for losses which occurred prior to 1922		33 33
" losses which occurred during 1922		11,858 95
" rebate		139 38
" purchase of investments, (not extended) $4,000.00.		
" Temiskaming relief		420 00
Total expenditure	$	13,674 35

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

		Three years.
Mutual	$	3,742,485 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1921	1,188	$	3,503,336 00
Policies new and renewed during 1922	498		1,508,515 00
Gross number and amount in force during 1922	1,686	$	5,011,851 00
Less expired and cancelled in 1922	454		1,269,366 00
Net risks in force 31st December, 1922	1,232	$	3,742,485 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$	112,274 55
Amount of all premium notes, after deducting all payments thereon and assessments levied		97,737 22
Amount of premium notes received during 1922		45,255 45
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922		7,182 81

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

J. K. Baker	Brussels.
George Cleland	Listowel.
Thomas E. Shearer	Listowel.
S. J. Love	Atwood.
John S. Cowan	Atwood.
I. D. Smith	Atwood.
John Denstedt	Gadshill.
Alex. Ross	Britton.
James Moffatt	Monkton.

OFFICERS.

F. K. Baker, President	Brussels.
George Cleland, Vice-President	Listowel.
J. R. Hammond, Secretary-Treasurer	Atwood.

AUDITORS.

A. M. Sweeton	Atwood.
James H. Thomson	Atwood.

Unassessed premium note capital, $351,659.62.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand, head office	$ 97	
Cash in Bank of Hamilton, Atwood	3,230 77	
" Sterling Bank, Monkton, Ont	1,871 79	
		$ 5,103 53
Amount of unpaid assessment levied during 1922		1,727 05
" premium notes in force, after deducting all payments thereon and assessments levied		351,659 62
Total assets		$ 358,490 20

Liabilities.—None.

Receipts.

Cash at 31st December, 1921, (not extended) $11,991.68.	
Cash received for assessments levied during 1922	$ 13,505 00
" assessments levied before 1922	1,247 05
" interest	644 46
" from realization of investments, (not extended) $10,000.00.	
Total receipts	$ 15,396 51

Expenditure.

Expenses of management:	
Amount paid for investigation of claims	$ 104 00
" postage, telephone, telegrams and express	69 45
" statutory assessment and license	50 86
" printing, stationery and advertising	96 27
" salaries, directors' and auditors' fees	659 80
" rent	11 00
" fire marshal tax	46 81
" taxes, Government and municipal	39 33
" sundries	36 22
Total expenses of management	$ 1,113 74

Miscellaneous payments:

Amount paid for losses which occurred during 1922	$	24,951 77
" losses which occurred prior to 1922		2,190 90
" rebate		152 25
" investments (not extended) $3,000.00.		
" Temiskaming relief		876 00
Total expenditure	$	29,284 66

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

		Four years.
Mutual	$	7,661,890 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1921	1,507	$	7,315,575 00
Policies new and renewed during 1922	404		2,015,025 00
Gross number and amount in force during 1922	1,911	$	9,330,600 00
Less expired and cancelled in 1922	401		1,668,710 00
Net risks in force 31st December, 1922	1,510	$	7,661,890 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face value of all premium notes held by Company and legally liable to assessment	$	383,095 50
Amount of all premium notes, after deducting all payments thereon and assessments levied		351,659 62
Amount of premium notes received during the year 1922		100,751 25

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

John McNabb	Rockwood.
Ernest Parkinson	Guelph.
Leonard McDougall	Rockwood.
F. B. Anderson	Fergus.
Charles Benham	Rockwood.
John Grieve	Rockwood.

OFFICERS.

John McNabb, President	Rockwood.
Ernest Parkinson, Vice-President	Guelph.
Robert Scott, Secretary-Treasurer	Rockwood.

AUDITORS.

Jos. J. Aldous	Rockwood.
S. Duffield	Guelph.

Unassessed premium note capital, $128,718.40.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of debentures and Canada War Loan		$ 12,000 00
Cash on hand at head office	$ 138 09	
Cash on deposit to the Company's credit, not drawn against, in the Royal Bank, Rockwood	1,533 44	
Cash on deposit, not drawn against, in the Canadian Bank of Commerce, Guelph	1,088 76	
Cash on deposit, Imperial Bank, Fergus, Ont.	798 35	
		3,558 64
Amount unpaid of fixed payments of 1922		770 95
Amount of prior years (not extended)	$ 343 70	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	128,718 40	
Less residue of premium notes given by Company for re-insurance	23,140 90	
		105,577 50
Office furniture and safe (not extended), $85.00.		
Total assets		$ 121,907 09

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), $3,881.28.	
Cash received as fixed payments of 1922	$ 4,908 75
" fixed payments of prior years	632 70
" interest	849 41
" re-insurance on losses	184 00
" from War Bonds matured (not extended), $2,000.00.	
Total receipts	$ 6,574 86

Expenditure.

Expenses of management:	
Amount paid for agents' commission	$ 364 50
" statutory assessments and license	25 92
" printing, stationery, advertising	38 00
" adjustment of claims	18 00
" postage, telephones, telegrams and express	25 86
" salaries, directors' and auditors' fees	390 20
" rent of room for board meeting	7 00
" travelling expenses	23 75
" fire marshal tax	16 84
" dues to Underwriters' Association	5 00
" taxes	22 07
" law costs	13 00
Total expenses of management	$ 950 14
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	6,791 90
" re-insurance	1,007 85
" rebates	36 30
" repayment of loans	111 31
Total expenditure	$ 8,897 50

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 2,965,560 00

Less Re-insurance.

On mutual system	510,400 00
Net risks actually carried by Company, 31st December, 1922	$ 2,455,160 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,204	$ 2,849,060 00
Policies new and renewed during 1922	421	987,760 00
Gross number and amount in force during 1922	1,625	$ 3,836,820 00
Less expired and cancelled in 1922	415	871,260 00
Net risks in force 21st December, 1922	1,210	$ 2,965,560 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment	$ 140,202 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	128,718 40
Amount of all premium notes received during 1922	46,790 75

Re-insurance.

Amount of premium notes given for re-insurance	$ 25,171 25
Less payments made thereon	2,030 35
Residue of said premium notes for which the Company is still liable	23,140 90

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Joshua Honsberger	Dunnville.
Jacob Schaeffer	Fisherville.
Andrew Sherk	Selkirk.
Nicholas Kiefer	Fisherville.
John Featherstone	Fisherville.
C. J. Smelser	Hagersville.
James Lyons	Dunnville.
Alex. Hicks	Dunnville.
Guy A. Reichelt	South Cayuga.
John Pridmore	Dunnville.
Walter Ebert	Cayuga.
John H. Hartwick	Selkirk.

OFFICERS.

Joshua Honsberger, President	Dunnville.
Jacob Schaeffer, Vice-President	Fisherville.
A. E. Havill, Secretary-Treasurer	South Cayuga.

AUDITORS.

Wm. G. Babeon	Selkirk.
Richard Sherk	South Cayuga.

Unassessed premium note capital, $137,650.06.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand	$ 88	
Cash in Bank of Hamilton, Dunnville	80 00	
" Bank of Commerce, Cayuga	744 14	
" Union Bank, Fisherville	536 25	
" Bank of Hamilton, Selkirk	900 09	
" Union Bank, Dunnville	35 57	
		$ 2,296 93
Amount of unpaid assessments, 1922		......
Amount of premium notes in force, after deducting all payments thereon and assessments levied		137,650 06
Office furniture (not extended), $100.00.		
Total assets		$ 139,946 99

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), $7,948.09.	
Cash received for agents' fees	$ 307 50
" as fixed payments of 1922	535 74
" for interest	178 99
Total receipts	$ 1,022 23

Expenditure.

Expenses of management:	
Amount paid for agents' fees	$ 205 00
" fuel and light	3 00
" statutory assessment and license	29 17
" fire marshal tax	3 05
" secretary-treasurer	255 00
" salaries, directors' and auditors' fees	314 20
" travelling expenses	5 00
" postage, telegrams and express	55 59
" other expenses (Underwriters' Association)	38 55
" advertising	2 50
Total expenses of management	$ 911 06
Miscellaneous payments:	
Amount paid for losses which occurred in 1922	5,335 76
" rebate	18 57
" Temiskaming relief	408 00
Total expenditure	$ 6,673 39

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Four years.
Mutual	$ 3,577,175 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,054	$ 3,431,260 00
Policies new and renewed during 1922	205	658,200 00
Gross number and amount in force during 1922	1,259	$ 4,089,460 00
Less expired and cancelled in 1922	184	512,285 00
Net risks in force 31st December, 1922	1,075	$ 3,577,175 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 143,931 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	137,650 06
Amount of premium notes received during the year 1922	26,528 00
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	535 74

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

James Tolton	Walkerton.
M. Bilger	Mildmay.
Eckhardt Siegner	Mildmay.
Val. Fisher	Walkerton.
John Oswald	Chesley.
Herman W. Monk	Hanover.

OFFICERS.

James Tolton, President	Walkerton.
M. Bilger, Vice-President	Mildmay.
J. J. Schumacher, Manager	Walkerton.

AUDITORS.

James A. Lamb	Walkerton.
Thomas H. Jasper	Carlsruhe.

Unassessed premium note capital, $649,319.86.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada War Loans, bonds, Provincial Government and Loan Company debentures		$ 50,000 00
Actual cash in hand at head office	$ 315 39	
Amount of deposit in Bank of Hamilton, Port Elgin	269 76	
" Royal Bank, Cargill	237 91	
" Montreal Bank, Walkerton	1,000 00	
		1,823 06
Amount unpaid of fixed payments of 1922		750 92
Prior instalments on fixed payments (not extended), $291.01.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$649,319 86	
Less residue of premium notes given for re-insurance	53,607 61	
		595,712 25
Amount of interest accrued		490 59
Total assess		$ 648,776 82

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), $10,337.49.	
Cash received for fixed payments of 1922	$ 62,360 46
" prior years	241 32
" interest	3,042 35
" re-insurance on losses	11,151 47
" all other sources	184 40
Total receipts	$ 76,980 00

Expenditure.

Expenses of management:	
Amount paid for commission and fees	$ 3,298 00
" law costs	10 00
" statutory assessment and license fee	140 77
" travelling expenses	89 20
" salaries, directors' and auditors' fees	4,292 54
" fire marshal tax	198 65
" printing, stationery and advertising	601 36
" postage, telephone, telegram and express	413 16
" investigation of claims	640 51
" taxes	218 79
" rent, fuel and light	200 00
" all other	28 75
Total expenses of management	$ 10,131 73
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1922	650 00
" losses which occurred during 1922	67,002 39
" re-insurance	4,510 22
" rebate	584 42
" Temiskaming relief	2,615 67
Total expenditure	$ 85,494 43

CURRENCY IN RISKS.

Amount covered by policies in force 31st December, 1922.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	$81,450 00	$83,365 00	$21,314,646 00	$3,927,835 00	$25,407,296 00
Less re-insurance			2,028,380 00		2,028,380 00
Net risks actually carried by Company at 31st Dec., 1922	$81,450 00	$83,365 00	$19,286,266 00	$3,927,835 00	$23,378,916 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	8,869	$ 23,410,515 00
Policies new and renewed during 1922	3,298	9,074,169 00
Gross number and amount in force during 1922	12,167	$32,484,684 00
Less expired and cancelled in 1922	2,984	7,077,388 00
Net risks in force 31st December, 1922	9,183	$25,407,296 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	One year.	Two years.	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment.......	$2,502 00	$2,561 00	$664,100 00	$117,495 00	$ 786,658 00
Amount of all premium notes after deducting all payments thereon and assessments levied.	2,215 36	2,181 48	551,401 84	93,521 21	649,319 86
Amount of premium notes received during 1922.........	2,502 00	1,161 00	247,441 00	25,857 00	276,961 00
Payments on premium notes of 1921, including all sums credited on said premium notes,					
Cash paid up to 31st December, 1922..					29,431 13

Re-insurance.

Amount of premium notes given by the Company for re-insurance............	$	62,451 00
Less payments made thereon...		4,510 22
Residue of premium notes for which the Company is still liable...........	$	53,607 61

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Alex. Horn	Lindsay.
John R. Magee	Janetville.
Albert Davidson	Little Britain.
John Suggitt	Cameron.
Thomas D. Young	Peterboro.
Maurice McMillan	Beaverton.
W. H. Lowes	Ida.
W. J. Porter	Peterboro.
Wm. Hoskin	Glenarm.

OFFICERS.

Alex. Horn, President	Lindsay.
John R. Magee, Vice-President	Janetville.
R. G. Corneil, Secretary-Treasurer	Lindsay.

AUDITORS.

H. J. Lytle	Lindsay.
W. E. Agnew	Lindsay.

Unassessed premium note capital, $438,782.85.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of debentures		$ 13,000 00
Cash value of mortgages		10,075 00
Cash on hand at office of Company	$ 6 18	
Actual cash in Standard Bank, Lindsay	10,955 32	
		10,961 50
Amount unpaid of fixed payments due in 1922		6,820 60
Amount of premium notes in force, after deducting thereon and assessments levied	$ 438,782 85	
Less residue of premium notes for re-insurance	14,348 67	
		424,434 18
Amount of interest accrued		618 52
Total assets		$ 465,909 80

Liabilities.—None.

Receipts.

Cash balance for 31st December, 1921 (not extended), $9,583.80.

Cash received for membership fees	$ 1,798 50
" fixed payments of 1922	34,584 61
" fixed payments due in prior years	6,593 96
" interest	1,504 09
" extra premiums	7 50
" from investments (not extended), $100.00.	
" re-insurance on losses	2,307 00
" all other	58 00
Total receipts	$ 46,853 66

Expenditure.

Expenses of management:	
Cash paid for agents' fees and commission	$ 5,380 50
" investigation of claims	263 50
" statutory assessment and license fee	97 55
" fire marshal tax	140 02
" salaries, directors' and auditors' fees	2,375 90
" secretary's bond and rent	90 00
" taxes	151 83
" printing, stationery and advertising	404 58
" postage, telegrams and express	306 79
" collection of notes	170 35
" other expenses	2 50
Total expenses of management	$ 9,383 52
Miscellaneous payments:	
Amount paid for losses which occurred during 1922	32,626 38
" re-insurance	1,062 28
" rebates	1,303 78
" Temiskaming relief	1,200 00
Total expenditure	$ 45,575 96

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Mutual	$116,050 00	$33,200 00	$16,681,206 00	$16,830,456 00

Re-insurance.

Mutual system	524,516 00
Net risks carried by Company at 31st December, 1920	$ 16,305,940 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	6,609	$ 15,673,761 00
Policies new and renewed during 1922	2,285	5,471,030 00
Gross number and amount in force during 1922	8,894	$ 21,144,791 00
Less expired and cancelled in 1922	2,051	4,314,335 00
Net risks in force 31st December, 1922	6,843	$ 16,830,456 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1921.

	One year.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 3,321 75	$ 1,374 00	$ 541,741 94	$ 546,437 69
Amount of all premium notes after deducting all payments thereof and assessments levied				438,782 85
Amount of premium notes received during the year 1922				186,040 00
Payments on the premium notes of 1922, including all sums credited on the said premium notes, viz:				
Cash paid up to 31st December, 1922				34,584 61
Notes for fixed payments or assessments unpaid 31st December, 1922				6,656 27

Re-insurance.

Premium notes given by the Company for re-insurance	$	17,879 00
Less payments made thereon		3,530 33
Residue of said premium notes for which the Company is liable	$	14,348 67

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

John F. Waechter	Mildmay.
Thomas Ingles	Clifford.
Alex. Robertson	Paisley.
A. Lang	Chepstow.
M. Filsinger	Mildmay.
Albert Dietrich	Greenock.

OFFICERS.

Jno. F. Waechter, President	Mildmay.
Thomas Ingles, Vice-President	Clifford.
E. G. Kuntz, Secretary-Treasurer	Formosa.

AUDITORS.

Alex. G. McLennan	Walkerton.
Anthony Opperman	Formosa.

Unassessed premium note capital, $290,033.08.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value mortgages		$ 12,500 00
Canada Victory Loan Bonds		3,500 00
Cash at head office	$ 23 55	
Amount of deposit, Montreal Bank, Mildmay	172 69	
" Canadian Bank of Commerce, Walkerton	115 87	
" Molsons Bank, Formosa	118 77	
" Royal Bank, Cargill	117 86	
" Provincial Bank of Ontario, Walkerton	32 96	
		581 70
Cash in agents' hands		946 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied, 1922	$290,033 08	
Less residue of premium notes given by the Company for re-insurance	27,471 98	
		262,561 10
Amount unpaid, fixed payments of 1922		494 66
" fixed payments, prior years (not extended), $381.03.		
Total assets		$ 280,583 96

Liabilities.

Losses resisted	$ 1,857 65
Borrowed money	5,000 00
Total liabilities	$ 6,857 65

Receipts.

Cash balance at 31st December, 1921 (not extended), $14,776.49.	
Cash received for fixed payments of 1922	$ 21,321 43
" fixed payments due in prior years	611 57
" agents' balance	146 94
" re-insurance on loss	303 00
" interest	908 50
" re-insurance premium	9 80
" borrowed money	5,000 00
" from investments (not extended)	500 00
Total receipts	$ 28,301 24

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$ 984 77
" statutory assessment and license	64 44
" salaries, directors' and auditors' fees	1,924 67
" postage, telephone, telegrams and express	244 46
" printing, stationery and advertising	266 74
" investigation of claims	277 00
" taxes	10 87
" rent	43 00
" fire marshal tax	79 70
" travelling expenses	42 90
" other	100 36
Total expenses of management	$ 4,038 91
Miscellaneous payments:	
Amount paid for losses which occurred in 1922	30,028 60
" re-insurance	2,755 33
" rebate	135 82
" investments (not extended), $5,000.00.	
" Temiskaming relief	1,037 37
Total expenditure	$ 37,996 03

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three-year risks.
Mutual	$ 9,423,806 00

Re-insurance.

Mutual system	1,055,480 00
Net risks carried by Company at 31st December, 1922	$ 8,368,326 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	3,557	$ 9,745,947 00
Policies new and renewed during 1922	1,396	3,091,789 00
Gross number and amount in force during 1922	4,953	$ 12,837,736 00
Less expired and cancelled in 1922	1,285	3,413,930 00
Net risks in force, 31st December, 1922	3,668	$ 9,423,806 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 335,638 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	290,033 08
Amount of premium notes received during the year 1922	126,071 00
Payments on premium notes of 1922, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1922	8,108 47
Notes for fixed payments unpaid at 31st December, 1922	946 50

Re-insurance.

Amount of premium notes given by the Company for re-insurance	30,796 00
Less payments made thereon	3,324 02
Residue of premium notes for which the Company is still liable	$ 27,471 98

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANDY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Andrew Schenk	Ayton.
Philip S. Schaus	Clifford.
M. E. Murray	Neustadt.
Walter Ferguson	Holstein.
W. J. Fortune	Paisley.
Richard Cronkin	Corborton.
C. J. Dickison	Mildmay.
H. W. Hunt	Hanover.
Adam Ries	Clifford.
W. H. Klages	Marmion.
Geo. Dickson	Clifford.
John Ghent	Mt. Forest.

OFFICERS.

Andrew Schenk, President	Ayton.
Philip S. Schaus, Vice-President	Clifford.
R. H. Fortune, Secretary-Treasurer	Ayton.

AUDITORS.

W. J. Forbes	Ayton.
Noah Schenk	Neustadt.

Unassessed premium note capital, $295,293.69.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of bonds, Dominion of Canada War Loan		$ 7,000 00
Cash on hand, head office	$ 980 66	
Cash in Royal Bank, Ayton, Ont	1,094 90	
Cash in Bank of Hamilton, Neustadt, Ont	441 44	
Cash in Bank of Hamilton, in Chesley	721 42	
	$ 3,238 42	
Less cheques outstanding	258 20	
		2,980 22
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 295,293 69	
Less residue of premium notes given for re-insurance	20,695 55	
		274,598 14
Total assets		$ 284,578 36

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $11,782.32.

Cash received for fixed payments of 1922	$ 15,572 15
" fixed payments of prior years	264 60
" interest	648 79
Total receipts	$ 16,485 54

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license	$ 51 05
" agents' fees	1,106 00
" salaries, directors' and auditors' fees	1,027 00
" exchange	7 60
" taxes	48 58
" travelling expenses	49 00
" rent	50 00
" printing, stationery and advertising	173 41
" postage, telephone, telegrams and express	218 99
" investigation and adjustment of claims	182 90
" other expenses	78 47
Total expenses of management	$ 2,993 00
Miscellaneous payments:	
Amount paid for losses which occurred during 1922	16,115 00
" re-insurance	1,177 02
" rebate	95 62
" investments (not extended), $2,031.00.	
" Temiskaming relief	876 00
Total expenditure	$ 21,256 64

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 8,142,248 00

Re-insurance.

Mutual system	593,774 00
Amount actually carried by Company at 31st December, 1922	$ 7,548,474 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	2,299	$ 7,349,300 50
Policies new and renewed during 1922	1,106	3,596,097 50
Gross number and amount in force 1922	3,405	$ 10,945,398 00
Less expired and cancelled during 1922	984	2,803,150 00
Net risks in force December, 1922	2,421	$ 8,142,248 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Four-year risks and under.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 325,689 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	295,293 69
Amount of premium notes received during the year 1922	143,843 90
Amount of premium notes given by the Company for re-insurance	22,948 00
Less payments made thereon	1,177 02

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOCHIEL.

Commenced business, 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

D. A. Ross, M.L.A.	Martintown.
D. A. McDonell	Greenvalley.
Wm. Irvine	Dalkeith.
W. J. McGregor	North Lancaster.
D. A. McDonald	Greenfield.
E. J. McDonald	Alexandria.

OFFICERS.

D. A. Ross, President	Martintown.
Wm. Irvine, Vice-President	Dalkeith.
V. G. Chisholm, Secretary-Treasurer	Alexandria.

AUDITORS.

Angus Kennedy	Alexandria.
J. A. McDonell	Alexandria.

Unassessed premium note capital, $164,441.11.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of bonds, Dominion of Canada War Loan		$ 7,868 24
Cash on hand, head office	$ 152 28	
Cash in Union Bank, Alexandria	4,481 93	
" Bank of Nova Scotia, Alexandria	3,521 26	
" Bank of Hochelaga, Alexandria	5,379 92	
" Montreal Bank, Lancaster	5,785 60	
" Bank of Nova Scotia, Martintown	4,446 01	
		23,767 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 164,441 11	
Less residue of premium notes given for re-insurance	3,309 25	
		161,131 36
Total assets		$ 192,766 60

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $23,456.90.

Cash received for fixed payments of 1922	$ 20,420 71
" interest	937 75
" re-insurance on losses	800 00
" from realization of investments (not extended), $421.06.	
Total receipts	$ 22,158 46

Expenditure.

Expenses of management:	
Amount paid for commission	$ 1,633 65
" investigation of claims	245 00
" statutory assessment and license	50 74
" salaries, directors' and auditors' fees	875 00
" travelling expenses	37 65
" fire marshal tax	62 59
" printing, stationery and postage	295 65
" taxes	83 62
" other expenses	36 50
Total expenses of management	$ 3,320 40

Miscellaneous payments:	
Cash paid for losses which occurred during 1922	$ 17,472 00
" rebates	373 77
" re-insurance	1,103 25
Total expenditure	$ 22,269 42

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 7,456,050 00
Less re-insurance (mutual plan)	147,100 00
Net risks actually carried at 31st December, 1922	$ 7,308,950 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	3,393	$ 7,162,550 00
Policies new and renewed during 1922	1,251	2,816,050 00
Gross number and amount in force during 1922	4,644	$ 9,978,600 00
Less expired and cancelled in 1922	1,217	2,522,550 00
Net risks in force 31st December, 1922	3,427	$ 7,456,050 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 223,681 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	161,131 36
Amount of premium notes received during the year 1922	84,481 50
Payments on premium notes of 1922, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1922	20,420 71

Re-insurance.

Amount of all premium notes in force, given by the Company, for re-insurance	$ 10,323 00
Less payments made thereon	2,580 75
Residue of said premium notes for which the Company is still liable	$ 7,742 25

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Whitfield Teasdale	Cayuga.
R. H. Allan	Caledonia.
E. R. Asher	Caistor Centre.
Robin Kerr	York.
J. G. Lindsay	Caledonia.
John Bell	Glanford.

OFFICERS.

W. Teasdale, President	Cayuga.
E. R. Asher, Vice-President	Caistor Centre.
N. Simenton, Secretary-Treasurer	Caledonia.

AUDITORS.

W. S. Shields	Canfield.
V. E. Walker	Canfield.

Unassessed premium note capital, $111,237.01.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office	$ 68 49	
Standard Bank, Caledonia	35 03	
Union Bank, Canfield	12	
Bank of Commerce, Cayuga	300 48	
Standard Bank, Binbrook	21 72	
Bank of Hamilton, Caledonia	85	
		$ 426 69
Amount unpaid of assessments levied, prior years		211 79
Amount of premium notes in force, after deducting all payments thereon and assessments levied		111,237 01
Office furniture (not extended), $125.00.		
Total assets		$ 111,875 49

Liabilities.

Borrowed money	$ 1,000 00
Total liabilities	$ 1,000 00

Receipts.

Cash balance at 31st December, 1921 (not extended), $4,127.06.

Cash received at taking application fees held by agents (not extended), $379.00.

Cash received from borrowed money	$ 1,000 00
" for assessments levied in prior years	50 40
" interest	106 09
" transfer fees	3 50
Total receipts	$ 1,159 99

Expenditure.

Expenses of management:	
Amount paid for travelling expenses	$ 20 00
" statutory assessment and license	29 99
" rent	15 00
" printing, stationery and advertising	13 00
" salaries, directors' and auditors' fees	599 40
" fire marshal tax	33 19
" postage, telephone, telegrams and express	29 18
" other expenses	11 00
Total expenses of management	$ 750 76
Miscellaneous payments:	
Amount paid for losses which occurred during 1922	4,092 95
" losses which occurred prior to 1922	16 65
Total expenditure	$ 4,860 36

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 3,823,483 00
Less re-insurance	7,020 00
Net risks actually carried by Company	$ 3,816,463 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,098	$ 3,587,073 00
Policies new and renewed during 1922	379	1,326,973 00
Gross number and amount in force during 1922	1,477	$ 4,905,046 00
Less expired and cancelled in 1922	377	1,081,563 00
Net risks in force 31st December, 1922	1,100	$ 3,823,483 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment	$ 115,521 59
Amount of all premium notes, after deducting all payments thereon and assessments levied	111,237 01
Amount of premium notes received during the year 1922	40,100 09

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Robert Montgomery	Cardinal.
Alexander Robinson	Prescott.
James Bennett	Spencerville.
John F. Black	Kemptville.
E. D. Perrin	Prescott.
Herbert Adams	Ventnor.
Alex. Morrison	Rockspring.
Joseph Goodin	Spencerville.
R. J. Connell	Spencerville.

OFFICERS.

Robert Montgomery, President	Cardinal.
Alex. Robinson, Vice-President	Prescott.
James Bennett, Manager	Spencerville.
W. M. Snyder, Secretary-Treasurer	Spencerville.

AUDITORS.

Willard K. Whitely	Spencerville.
Almon Smail	Spencerville.

Unassessed premium note capital, $194,672.69.

Statement for the Year Ending 31st December, 1922.

Assets.

Municipal Debentures and Canada War Loan		$ 25,450 23
Loan Company's debentures, valued at		....
Cash on hand at head office	$ 1,132 04	
Cash in Royal Bank, Spencerville	13,351 39	
" Molson's Bank, Iroquois	403 48	
		14,886 91
Amount of premium notes in force, after deducting all payments thereon and assessments levied		194,672 69
Office furniture and safe (not extended), $340.00.		
Total assets		$ 235,009 83

Liabilities.

Losses adjusted	$ 200 00
Total liabilities	$ 200 00

Receipts.

Cash balance at 31st December, 1921, (not extended), $24,797.20.	
Cash received for fixed payments of 1922	$ 21,104 17
" prior years	180 26
" interest	1,763 22
" transfer fees	15 50
" from realization of investments (not extended), $293.62.	
" all other	2 70
Total receipts	$ 23,065 85

Expenditure.

Expenses of management:	
Cash paid for commission	$ 1,054 90
“ postage, telephone, telegrams and express	98 02
“ fuel and light	25 00
“ statutory assessments and license fee	64 10
“ printing, stationery and advertising	146 64
“ salaries, directors' and auditors' fees	1,945 92
“ taxes	84 62
“ fire marshal tax	97 68
“ investigation and adjustment of claims	205 95
“ rent	121 90
“ travelling expenses	15 00
“ other expenses	55 60
Total expenses of management	$ 3,915 33
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	26,168 61
“ purchase of investments (not extended), $1,000.00.	
“ rebate	632 42
“ Temiskaming relief	1,152 00
“ all other rebates on rodded buildings	401 40
Total expenditure	$ 32,269 76

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 8,652,143 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	4,098	$ 9,685,588 00
Policies new and renewed during 1922	1,085	2,813,910 00
Gross number and amount in force during 1922	5,183	$ 12,499,498 00
Deduct expired and cancelled in 1922	1,745	3,847,355 00
Net risks in force 31st December, 1922	3,438	$ 8,652,143 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 304,252 97
Amount of all premium notes, after deducting all payments thereon and assessments levied	194,672 69
Amount of premium notes received during the year, 1922	84,417 30
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	21,104 17

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

T. H. O'Neil	Walkerton.
Archibald C. McCuaig	Priceville.
Dougald McKinnon	Chesley.
Fred. Frook	Walkerton.
Wm. Glauser	Hanover.
James H. Hunter	Walkerton.
J. Cooper	Hanover.
Conrad Hill	Mildmay.
Neil McLeod	Proton Station.
Hugh McLean	Durham.
J. Brodie	Markdale.
W. W. Smith	Shallow Lake.
Herb. Brigham	Allan Park.
Gilbert Gillis	Cedarville.
D. McQueen	Mount Forest.

OFFICERS.

T. H. O'Neill, President	Walkerton.
Archibald C. McCuaig, Vice-President	Priceville.
Wm. Ruttle, Manager and Secretary	Hanover.

AUDITORS.

T. H. Wilson	Walkerton.
Duncan McLean	Durham.

Unassessed premium note capital, $175,744.19.

Statement for the Year Ending 31st December, 1922.

Assets.

Bonds		$ 7,000 00
Cash on hand at head office	$ 352 47	
Amount of cash in Montreal Bank, Hanover, Ont	926 28	
		1,278 75
Amount unpaid, fixed payments, 1922		1,209 42
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 175,744 19	
Less residue of premium notes given for re-insurance	10,477 35	
		165,266 84
Amount of interest due and accrued		70 91
Total assets		$ 174,825 92

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $4,194.46.

Cash received for fixed payments of 1922	$ 16,120 39
" fixed payments due in prior years	600 91
" interest	417 84
" re-insurance on loss	266 84
Total receipts	$ 17,405 98

Expenditure.

Expenses of management:		
Amount paid for commission, business, 1922	$	1,452 17
" investigation and adjustment of claims		132 00
" salaries, directors' and auditors' fees		1,521 70
" travelling expenses		32 00
" taxes		29 69
" fire marshal tax		54 45
" statutory assessment, license fee		47 78
" postage, telephone, telegrams, express and stationery		244 05
" printing and advertising		324 83
" all other		284 06
Total expenses of management	$	4,122 73
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		11,528 74
" rebate		213 99
" re-insurance		1,248 06
" paid for investments (not extended), $3,208.17.		
Total expenditure	$	17,113 52

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 7,050,591 00
Re-insurance	435,203 00
Net risks 31st December, 1922	$ 6,615,388 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	2,867	$ 6,763,622 00
Policies new and renewed during 1922	1,067	2,587,886 00
Gross number and amount in force during 1922	3,934	$ 9,351,548 00
Less expired and cancelled in 1922	1,062	2,300,957 00
Net risks in force 31st December, 1922	2,872	$ 7,050,591 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 222,258 00
Amount of premium notes, after deducting all payments thereon and assessment levied	175,744 19
Amount of premium notes received during the year 1922	79,683 00
Payments on premium notes of 1922, including all sums credited on said premium notes	6,701 67

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Robert Amos	Guelph.
J. P. Henderson	Guelph.
Geo. Holmwood	Guelph.
W. R. Elliott	Guelph.
James Bowman	Guelph.
D. McCrae	Guelph.
Frank Laidlaw	Guelph.
C. R. Blyth	Guelph.
Norman G. Sinclair	Guelph.

OFFICERS.

Robert Amos, President	Guelph.
J. P. Henderson, Vice-President	Guelph.
John L. Carter, Secretary-Treasurer	Guelph.

AUDITORS.

Geo. McIntosh	Guelph.
Wm. Laidlaw	Guelph.

Unassessed premium note capital, $37,583.82.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office	$ 557 23	
Amount of cash in Bank of Commerce at Guelph	1,987 95	
		$ 2,545 18
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 37,583 82	
Less residue of premium notes given for re-insurance	1,945 60	
		35,638 22
Amount unpaid of fixed payments of 1922		185 38
Amount of unpaid instalments to fixed payments prior to 1921 (not extended), $11.80.		
Total assets		$ 38,368 78

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $1,699.38.	
Cash received as fixed payments 1922	$ 1,443 02
" fixed payments of prior years	171 82
" interest	52 17
Total receipts	$ 1,667 01

Expenditure.

Expenses of management:	
Amount paid for agents' commissions	$ 123 00
" postage, telephones, telegrams and express	23 07
" statutory assessment and license fee	14 20
" printing, stationery and advertising	29 84
" salaries, directors' and auditors' fees	184 00
" taxes	7 34
" fire marshal tax	4 31
" other expenses	8 00
" travelling expenses	20 00
Total expenses of management	$ 413 76

Miscellaneous payments:	
Cash paid for losses which occurred during 1922	$ 233 00
" re-insurance	84 45
" Temiskaming relief	90 00
Total expenditure	$ 821 21

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 861,320 00
Re-insurance.	
On mutual system	44,000 00
Net risks carried by Company 31st December, 1922	$ 817,320 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	293	$ 751,875 00
Policies new and renewed during 1922	123	308,220 00
Gross number and amount in force during 1922	416	$ 1,060,095 00
Less expired and cancelled in 1922	86	198,775 00
Net risks in force 31st December, 1922	330	$ 861,320 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 40,710 00
Amount of premium notes, after deducting all payments thereon and assessments levied	37,583 82
Amount of premium notes received during the year 1922	14,642 00
Payments on premium notes of 1922, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1922	537 00
Notes for fixed payments up to 31st December, 1922, unpaid	48 68
Re-insurance.	
Amount of notes given by Company for re-insurance	2,111 25
Less payments made thereon	165 65
Residue of said premium notes for which the Company is still liable	$ 1,945 60

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

N. F. Lindsay	Acton.
John Wilson	Erin.
William Hume	Milton.
James Kirkwood	Acton.
Duncan Campbell	Moffat.
C. H. Turner	Milton.
Wallace A. Lasby	Acton.
Benj. Petch	Cheltenham.
C. E. Wood	Freeman.

OFFICERS.

John Wilson, President	Erin.
Wm. Hume, Vice-President	Milton.
Thomas Moore, Secretary-Treasurer	Campbellville.

AUDITORS.

R. E. Hall	Hornby.
A. L. MacNabb	Milton.

Unassessed premium note capital, $330,436.05.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand	$ 60 88	
Cash in Royal Bank, Guelph, Ont	306 48	
Cash in Bank of Nova Scotia, Campbellville, Ont	3,035 67	
Cash in Bank of Nova Scotia, Acton, Ont	334 89	
		$ 3,737 92
Amount of notes or due bills more than one year overdue (not extended), $118.00.		
Notes and due bills less than one year overdue		1,068 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 330,436 05	
Less residue of premium notes given by the Company for re-insurance	41,477 95	
		288,958 10
Office furniture and safe (not extended), $75.00.		
Total assets		$ 293,764 97

Liabilities.

Amount of losses resisted	$ 3,810 00
Amount of losses reported	300 00
Total	$ 4,110 00

Receipts.

Cash balance at 31st December, 1921, (not extended), $10,404.80.	
Cash received as fixed payments of 1922	$ 22,126 15
" fixed payments of prior years	221 35
" interest	600 33
" re-insurance on losses	3,451 90
" at head office for fees	1,127 00
" from realization of investments (not extended), $5,000.00.	
Total receipts	$ 27,526 73

Expenditure.

Expenses of management:	
Amount paid for agents' commission	$ 2,040 50
" investigation and adjustment of claims	198 20
" taxes	70 48
" statutory assessment and license fee	72 42
" postage, telephone, telegrams and express	122 56
" rent	25 00
" printing, stationery and advertising	523 53
" fire marshal tax	79 87
" salaries, directors' and auditors' fees	1,970 00
" travelling expenses	3 40
" other expenses of management	47 25
Total expenses of management	$ 5,153 21
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1922	10 00
" losses which occurred during 1922	29,557 60
" re-insurance	1,834 20
" rebate	1,403 60
" Temiskaming relief	1,235 00
Total expenditure	$ 39,193 61

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 11,844,905 00

Less Re-insurance.

On mutual system	937,700 00
Net risks actually carried at 31st December, 1922	$ 10,907,205 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	3,653	$ 11,174,065 00
Policies new and renewed during 1922	1,238	4,007,965 00
Gross number and amount in force during 1922	4,891	$ 15,182,030 00
Less expired and cancelled in 1922	1,202	3,337,125 00
Net risks in force 31st December, 1923	3,689	$ 11,844,905 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1923.

Amount of face of all premium notes held by Company, and legally liable to assessment	$ 408,080 20
Amount of premium notes, after deducting all payments thereon and assessments levied	330,436 05
Amount of premium notes received during the year 1922	138,029 50
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1922	21,618 35
Notes given for fixed payments unpaid	1,019 95

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance	45,170 00
Less payments thereon	3,692 05
Residue of premium notes given for re-insurance	$ 41,477 95

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Albert E. Hoskin	Cobourg.
S. W. Staples	Baltimore.
Erwin Rosevear	Cold Springs.
Geo. H. Martyn	Port Hope.
R. W. Benson	Bewdley.
Benjamin Stewart	Baltimore.

OFFICERS.

Albert E. Hoskin, President	Cobourg.
S. W. Staples, Vice-President	Baltimore.
Thomas Hoskin, Secretary-Treasurer	Cobourg.

AUDITORS.

J. H. Davidson	Camborne.
M. E. Ames	Plainville.

Unassessed premium note capital, $109,112.01.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value debentures and Canada War Loan		$ 16,217 7
Cash at head office	$ 1 76	
Cash in Bank of Nova Scotia, Cobourg	1,326 24	
Cash in Bank of Toronto, Cobourg	870 25	
		2,198 25
Amount of fixed payments of 1922 unpaid		546 35
Amount of fixed payments of prior year unpaid (not extended)	$ 311 55	
Amount of premium notes after deducting all payments made and assessments levied	109,112 01	
Less residue of premium notes given by Company for re-insurance	4,523 60	
		104,588 41
Interest		233 14
Total assets		$ 123,783 93

Liabilities.

Agents fees unpaid	$ 110 00
Total liabilities	$ 110 00

Receipts.

Cash balance at 31st December, 1921, (not extended), $3,044.16.

Cash received as fixed payments of 1922	$ 8,041 38
" as fixed payments of prior years	546 25
" interest	978 33
" all other	55 60
" from investments (not extended), $747.02.	
" from re-insurance	262 30
Total receipts	$ 9,883 86

Expenditure.

Expenses of management:		
Cash paid for agents' commissions	$	997 50
" statutory assessment and license fee		30 00
" investigation of claims		48 90
" Division Court costs		28 63
" salaries, directors' and auditors' fees		936 70
" printing, stationery and advertising		61 52
" postage, telephone, telegrams and express		46 40
" travelling expenses		25 20
" rent		22 00
" fire marshall tax		26 08
" taxes		30 46
" all other		10 45
Total expenses of management	$	2,263 84
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		7,166 10
" re-insurance		262 30
" rebate		370 40
" purchase of investments (not extended), $1,000.00.		
" Temiskaming relief		420 00
Total expenditure	$	10,482 64

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 3,710,835 00

Re-insurance.

On mutual system	184,500 00
Net risks actually carried by Company at 31st December, 1922	$ 3,526,335 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,820	$ 3,586,220 00
Policies new and renewed during 1922	578	1,221,340 00
Gross number and amount in force during 1922	2,398	$ 4,807,560 00
Less expired and cancelled in 1922	605	1,096,725 00
Net risks in force 31st December, 1922	1,793	$ 3,710,835 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment	$	138,535 84
Amount of all premium notes, after deducting all payments thereon and assessments levied		109,112 01
Amount of premium notes received during the year 1922		44,764 45
Payments on premium notes of 1922, including all sums credited on said premium notes:		
(a) Cash paid up to 31st December, 1922		8,303 68

Re-insurance.

Amount of premium notes given by Company for re-insurance	5,648 00
Less payments made thereon	1,124 40
Amount of residue of said premium notes for which the Company is still liable	4,523 60

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

Head Office, Zurich.

Commenced business 3rd February, 1875.

Names and addresses of the Directors and Officers for the year 1923.

Directors.

Stephen Webb	Grand Bend.
Christian Stade	Dashwood.
John Sparrow	Varna.
David Lippert	Dashwood.
John A. Manson	Zurich.
Wm. Consit	Zurich.
John Pfaffe	Zurich.
John P. Rau	Zurich.
Oscar Klopp	Zurich.

Officers.

Christian Stade, President	Dashwood.
Wm. Consit, Vice-President	Zurich.
Henry Eilber, Manager	Crediton.

Auditors.

W. H. Pfile	Zurich.
Andrew F. Hess	Zurich.

Unassessed premium note capital, $272,640.24.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on deposit, Bank of Commerce, Crediton, Ont.	$ 1,105 09	
" Molsons Bank, Exeter	2,241 82	
		$ 3,346 91
Amount of premium notes in force, after deducting all payments thereon and assessments levied		272,640 24
Amount unpaid fixed payments prior instalments (not extended), $111.86.		
Total assets		$ 275,987 15

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), $10,436.86.	
Cash received for taking application (not extended), $951.00.	
" fixed payment due in 1922	$ 1,209 95
" for assessments levied in 1922	98 04
" for interest	245 60
Total receipts	$ 1,553 59

Expenditure.

Expenses of management:	
Cash paid to agents in fees (not extended), $951.00.	
Amount paid for agents' commissions	$ 194 00
" investigation and adjustment of claims	174 95
" statutory assessment of license fee	48 92
" printing, stationery and advertising	204 30
" salaries, directors' and auditors' fees	660 30
" travelling expenses	6 00
" postage, telephone, telegrams and express	123 25
" fire marshal tax	59 40
" taxes	4 03
" rent	45 00
" other expenses	5 00
Total expenses of management	$ 1,525 15

Miscellaneous payments:	
Cash paid for losses which occurred during 1922	$ 7,107 31
" rebate	11 08
Total expenditure	$ 8,643 54

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Four years.
Mutual	$ 7,195,480 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	2,068	$ 6,966,590 00
Policies new and renewed during 1922	601	2,021,650 00
Gross number and amount in force during 1922	2,669	$ 8,988,240 00
Less expired and cancelled in 1922	597	1,792,760 00
Net risks in force 31st December, 1922	2,072	$ 7,195,480 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Four-year risks
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 296,075 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	272,640 24
Amount of premium notes received during the year 1922	83,138 00
Payments on the premium notes of 1922, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1922	1,209 95

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

Head Office, New Germany.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1923.

Directors.

Henry Prange	Breslau.
Aug. Jansen	Kitchener.
Frederick Schaefer	New Hamburg.
George Hannel	Ariss.
A. G. Brohman	Ariss.
Chas. M. Wilhelm	Breslau.
Mark May	New Germany.
Archie Newstead	Breslau.
John McPherson	Wallenstein.

Officers.

Henry Prange, President	Breslau.
A. Jansen, Vice-President	Kitchener.
A. J. Frank, Secretary-Treasurer	New Germany.

Auditors.

A. W. Zinger	New Germany.
Wm. Halter	New Germany.

Unassessed premium note capital, $42,666.92.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office	$ 22 58	
Cash in Royal Bank, Guelph	309 12	
Cash in Molsons Bank, New Germany	81 96	
		$ 413 66
Amount unpaid of assessments levied in 1922		422 00
Amount of premium notes in force after deducting all payments thereon and assessments levied		42,666 92
Office furniture and safe (not extended), $100.00.		
Total assets		$ 43,502 58

Liabilities.—None.

Receipts.

Cash balance, 31st December, 1921, (not extended), $75.74.	
Cash received for assessments levied in 1922	$ 2,038 65
" assessments levied in years prior to 1922	530 64
" interest	8 44
" borrowed money	1,347 00
Total receipts	$ 3,924 73

Expenditure.

Expenses of management:	
Amount paid for agents' commission	$ 82 00
" statutory assessments and license fees	15 99
" interest	35 55
" fire marshal tax	13 42
" printing, stationery and advertising	11 82
" investigation and adjustment of claims	1 50
" salaries, directors' and auditors' fees	316 90
" postage, telephone, telegrams and express	27 31
" all other	5 00
Total expenses of management	$ 509 49

Miscellaneous payments:	
Cash paid for losses which occurred during 1921	$ 1,598 64
" repayment of loans	1,478 68
Total expenditure	$ 3,586 81

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Four years.
Mutual	$ 967,350 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	436	$ 1,073,125 00
Policies new and renewed during 1922	79	191,635 00
Gross number and amount in force during 1922	515	$ 1,264,760 00
Less expired and cancelled in 1922	129	297,410 00
Net risks in force 31st December, 1922	386	$ 967,350 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Four years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 49,299 00
Amount of premium notes, after deducting all payments thereon and assessments levied	42,666 92
Amount of premium notes received during the year 1922	9,697 50

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

R. J. Newman	Highgate.
Daniel McKay	Ridgetown.
Milton Attridge	Highgate.
Robert L. Smyth	Blenheim.
W. J. Huffman	Blenheim.
James Letherdale	Northwood.
D. Wilson	Ridgetown.
W. A. Walters	Ridgetown.
W. C. Sifton	Ridgetown.

OFFICERS.

R. J. Newman, President	Highgate.
Milton Attridge, Vice-President	Highgate.
E. D. Mitton, Secretary-Treasurer	Ridgetown.

AUDITORS.

John J. Freel	Blenheim.
Arch McLaren	Highgate.

Unassessed premium note capital, $206,667.04.

Statement for the Year Ending 31st December, 1922.

Assets.

Dominion of Canada and Municipal Bonds		$ 10,084 57
Cash on hand at Office of Company	$ 286 58	
Amount of cash deposited at Royal Bank, Ridgetown	12,855 26	
		13,141 84
Amount of unpaid fixed payments for 1922		308 95
Amount of premium notes in force after deducting all payments thereon and assessments levied		206,667 04
Total assets		$ 230,202 40

Liabilities.—None.

Receipts.

Cash balance, 31st December, 1921, (not extended), $2,999.39.	
Cash received for fixed payments of 1922	$ 15,831 68
" fixed payments of prior years	145 85
" interest	565 16
" from investments (not extended), $4,416.36.	
" from other sources	27 04
Total receipts	$ 16,569 73

Expenditure.

Expenses of management:	
Cash paid for commissions	$ 160 00
" rent	75 00
" investigation of claims	86 10
" salaries, directors' and auditors' fees	1,273 00
" statutory assessment and license fees	51 23
" taxes	47 52
" fire marshal tax	49 99
" printing, stationery and advertising	81 57
" postage, telephone, telegrams and express	135 66
" other expenses	29 00
Total expenses of management	$ 1,989 07
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	7,596 32
" rebates	382 25
" Temiskaming relief	876 00
Total expenditure	$ 10,843 64

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 7,968,050 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	2,261	$ 7,380,695 00
Policies new and renewed during 1922	820	2,875,975 00
Gross number and amount in force during 1922	3,081	$ 10,256,670 00
Less expired and cancelled in 1922	785	2,288,620 00
Net risks in force 31st December, 1922	2,296	$ 7,968,050 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 239,041 50
Amount of premium notes, after deducting all payments thereon and assessments levied	206,667 04
Amount of premium notes received during the year 1922	86,279 25
Payments on the premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	5,705 50

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

John Jackson	Harriston.
Hugh W. Edgar	Gorrie.
A. E. Gallaher	Wroxeter.
John A. Bryans	Fordwich.
Alexander McKercher	Wroxeter.
James Kirton	Bluevale.

OFFICERS.

John Jackson, President	Harriston.
Hugh W. Edgar, Vice-President	Gorrie.
W. S. McKercher, Secretary-Treasurer	Wroxeter.

AUDITORS.

T. R. Bennett	Wingham.
A. A. Graham	Gorrie.

Unassessed premium note capital, $873,480.68.

Statement for the Year Ending 31st December, 1922.

Assets.

Real Estate		$ 1,300 00
Stock of Wroxeter Rural Telephone Co., Limited		100 00
Cash in Standard Bank, Brussels	$ 930 37	
Cash in Royal Bank, Harriston	2,115 61	
Cash in Bank of Hamilton, Wroxeter	2,468 83	
		5,514 81
Amount unpaid of fixed payments of 1922		1,519 05
Amount unpaid of fixed payments of prior years (not extended), $324.60.		
Amount of premium notes in force after deducting all payments thereon and assessments levied	$873,480 68	
Less residue of premium notes given by the Company for re-insurance	36,471 52	
		837,009 16
Amount of accrued interest		39 58
Amount of office furniture (not extended), $500.00.		
Total assets		$ 845,482 60

Liabilities.

Amount of supposed loss	$ 100 00
" other liabilities	72 26
Total liabilities	$ 172 26

Receipts.

Cash balance at 31st December, 1921, (not extended), $3,712.23.	
Cash held by agents for fees or surveys (not extended), $842.50.	
Cash received as fixed payments of 1922	$ 36,314 99
" fixed payments of prior years	941 58
" interest	773 03
" all other sources	318 06
" for re-insurance premiums	1,341 02
" for re-insurance on losses	121 38
" from realization of investments (not extended). $10,403.00.	
Total receipts	$ 39,810 06

Expenditure.

Expenses of management:		
Amount paid for agents' commission	$	1,581 25
“ investigation and adjustment of claims		902 90
“ statutory assessment and license		111 68
“ fire marshal tax		117 65
“ printing, stationery and advertising		190 22
“ salaries, directors' and auditors' fees		3,225 90
“ postage, telephones, telegrams and express		208 03
“ fuel and light		80 67
“ travelling expenses		105 00
“ taxes (Government and Municipal)		179 22
“ other expenses		54 47
Expenses of management	$	6,756 99
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1922		159 50
“ losses which occurred during 1922		36,643 53
“ rebates		677 52
“ re-insurance		2,094 11
“ Temiskaming relief		2,078 83
Total expenditure	$	48,410 48

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	One year.	Four years.	Total.
Mutual	$5,100 00	$19,302,297 50	$19,307,397 50
Re-insurance.			
On mutual system	....	1,026,955 00	1,026,955 00
Net risk actually carried by Company at 31st December, 1921	$5,100 00	$18,275,342 50	$18,280,442 50

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	5,966	$ 18,202,682 50
Policies new and renewed during 1922	1,685	5,290,185 00
Gross number and amount in force during 1922	7,651	$ 23,492,867 50
Less expired and cancelled in 1922	1,558	4,185,470 00
Net risks in force 31st December, 1922	6,093	$ 19,307,397 50

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1922.

	One year.	Four years.	Tota .
Amount of face of all premium notes held by the Company and legally liable to assessment	$255 00	$965,114 88	$965,369 88
Amount of all premium notes, after deducting all payments thereon and assessments levied	153 00	873,327 68	873,480 68
Amount of premium notes received during the year 1922	255 00	264,254 25	264,509 25
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:			
Cash paid up to 31st December, 1922	9 00	10,370 77	10,379 77
Notes for fixed payments unpaid at 31st December, 1922	1 20	199 40	200 60

RE-INSURANCE.

Amount of premium notes given by the Company for re-insurance	....	$ 41,078 20	$ 41,078 20
Less payments made thereon	....	4,606 68	4,606 68
Residue of said premium notes and for which the Company is still liable	....	$36,471 52	$36,471 52

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WHEATLEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Charles T. Sellars	Kingsville.
A. E. Robinson	Charing Cross.
Christian Johnson	Kingsville.
D. H. Brown	Chatham.
T. B. Harvey	Merlin.
B. A. Squire	Cottam.
Frank Stokes	Dover Centre.
Everett Simpson	Wheatley.
D. Fletcher	Fletcher.
Samuel Burk	Blenheim.
Wm. Holmes	Comber.
Thos. L. Renaud	McGregor.
Pierre Oriet	Stoney Point.
Thos. R. Clarke	Fletcher.
Alfred Poisson	Belle River.

OFFICERS.

Charles T. Sellars, President	Kingsville.
A. E. Robinson, Vice-President	Charing Cross.
T. B. Harvey, Manager	Merlin.

AUDITORS.

Charles Renwick	Wheatley.
Chas. G. Fletcher	Leamington.

Unassessed premium note capital, $248,093.46.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of municipal debentures and Canada War Loan		$ 25,415 27
Cash at head office	$ 918 12	
Cash in Molsons Bank, Merlin	3,406 88	
		4,325 00
Amount unpaid of fixed payments of 1922		1,689 20
Prior instalments on fixed payments (not extended), $260.70.		
Amount of premium notes in force after deducting all payments thereon and assessments levied		248,093 46
Amount of office furniture and safe (not extended), $300.00.		
Total assets		$ 279,522 93

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $2,019.22.	
Cash received as fixed payments of 1922	$ 29,022 50
" fixed payments of prior years	1,304 11
" interest	1,746 98
" realization of investments (not extended), $2,533.20.	
" transfer fees	22 60
Total receipts	$ 32,096 19

Expenditure.

Expenses of management:		
Cash paid for commission and fees to agents	$	3,012 00
" taxes		92 40
" fire marshal tax		92 96
" travelling expenses		314 00
" rent		5 50
" salaries, directors' and auditors' fees		1,645 45
" Mutual Underwriters' Association		9 00
" investigation of claims		186 50
" statutory assessment and license fee		68 40
" printing		231 82
" postage, telephones, telegrams and express		140 00
" all other		16 00
Total expenses of management	$	5,814 03
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		25,143 15
" rebate		1,335 37
" re-insurance		31 06
Total expenditure	$	32,323 61

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 11,748,285 00

Re-insurance.

On cash system	22,141 66
Net risks actually carried by Company at 31st December, 1922	$ 11,726,143 34

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	3,397	$ 10,454,700 00
Policies new and renewed during 1922	1,323	4,361,105 00
Gross number and amount in force during 1922	4,720	$ 14,815,805 00
Less expired and cancelled in 1922	1,207	3,067,520 00
Net risks in force 31st December, 1922	3,513	$ 11,748,285 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$	330,576 16
Amount of all premium notes after deducting all payments thereon and assessments levied		248,093 46
Amount of premium notes received during the year		122,776 19
Payments on premium notes of 1922, including all sums credited on said premium notes, viz.:		
(a) Cash paid up to 31st December, 1922		29,022 50
(b) Notes for fixed payments unpaid at 31st December, 1922		1,689 20

LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

John W. Kingston	Watford.
James Smith	Sarnia.
Guilford Butler	Croton.
John P. McVicar	Inwood.
Albert G. Minielly	Wyoming.
Thos. Lithgow	Thedford.

OFFICERS.

John W. Kingston, President	Watford.
James Smith, Vice-President	Sarnia.
W. G. Willoughby, Secretary-Treasurer	Watford.

AUDITORS.

Alex. Jamieson	Forest.
P. J. McEwen	Wyoming.

Unassessed premium note capital, $174,188.53.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate		$ 1,200 00
Cash value of municipal and loan company debentures and Dominion of Canada War Loan		45,114 92
Cash on hand, head office	$ 337 68	
Cash in Industrial Mortgage and Savings Co., Sarnia	7,763 05	
Cash in Montreal Bank, Watford	7,247 68	
		15,348 41
Amount of instalments, fixed payments unpaid		3,361 45
Amount of premium notes in force after deducting all payments thereon and assessments levied		174,188 53
Total assets		$ 239,213 31

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $15,350.68.

Cash received as fixed payments of 1922	$ 33,021 60
" fixed payments of prior years	2,213 00
" interest	2,965 99
" other receipts	145 62
" from matured debenture (not extended), $4,717.71.	
Total receipts	$ 38,346 21

Expenditure.

Expenses of management:

Amount paid for commission to agents	$ 3,482 00
" statutory assessment and license fee	83 28
" printing, stationery, advertising and booklets	197 00
" salaries, directors' and auditors' fees	2,450 00
" postage, telephone, telegrams and express	172 64
" travelling expenses	51 05
" fire marshal tax	96 96

Amount paid for investigation and adjustment of claims	$ 160 20
" law costs	10 00
" Mutual Fire Underwriters' Association	10 00
" all other	311 76
" taxes	160 87
" fuel and light	61 80
" rent	7 00
Total expenses of management	$ 7,254 56
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	27,875 06
" re-insurance	236 07
" rebates	1,140 50
" Northern Fire relief	1,560 00
" purchase of investments (not extended), $5,000.00.	
Total expenditure	$ 38,066 19

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three-year risks.
Mutual	$ 13,736,031 00
Less re-insurance, cash system	30,433 00
Amount actually carried by the Company at 31st December, 1922	$ 13,705,598 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	4,840	$ 13,119,401 00
Policies new and renewed during 1922	1,741	5,080,670 00
Gross number and amount in force during 1922	6,581	$ 18,200,071 00
Less expired and cancelled in 1922	1,756	4,464,040 00
Net risks in force 31st December, 1922	4,825	$ 13,736,031 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 274,944 08
Amount of all premium notes, after deducting all payments thereon and assessments levied	174,188 53
Amount of premium notes received during the year 1922	101,613 30
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	33,021 60
Notes for fixed payments unpaid at 31st December, 1922	3,361 45

LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Dennis Noonan	Perth.
Edmund Burke	Perth.
Fred Ferrier	Perth.
David McLean	Perth.
Homer Shaw	Perth.
Martin Dowdall	Perth.
Andrew Cochrane	Almonte.
Richard E. Whyte	Perth.

OFFICERS.

Dennis Noonan, President	Perth.
Edmund Burke, Vice-President	Perth.
P. Cavers, Secretary	Perth.
R. M. Anderson, Treasurer	Perth.

AUDITORS.

E. R. Stedman	Perth.
J. Ernest Anderson	Perth.

Unassessed premium note capital, $277,536.35.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash in hand at head office	$418 36	
Cash in Montreal Bank, Perth	856 05	
		$ 1,274 41
Amount unpaid of fixed payments of 1922		1,333 81
Amount of premium notes in force, after deducting all payments thereon and assessments levied		277,536 35
Office furniture and safe (not extended), $200.00.		
Total assets		$ 280,144 57

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $3,788.73.	
Cash received as fixed payments of 1922	$ 33,053 96
" fixed payments of prior years	568 45
" for interest	428 49
" for investments (not extended), $4,819.92.	
Total receipts	$ 34,050 90

Expenditure.

Expenses of management:	
Cash paid for agents' commission	$ 3,896 50
" statutory assessment and license fee	71 02
" fire marshal tax	108 09
" taxes	32 25
" rent	86 00
" fuel and light	37 13
" investigation of claims	436 55
" salaries, directors' and auditors' fees	980 00

Cash paid for printing, stationery and advertising	$ 431 67
" postage, telegrams and express	245 76
" all other	31 10
Total expenses of management	$ 6,356 07
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	34,737 73
" rebate	291 34
Total expenditure	$ 41,385 14

Currency of Risks.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 11,457,631 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	5,597	$ 10,924,605 00
Policies taken during 1922	2,038	4,110,521 00
Gross number and amount in force during 1922	7,635	$ 15,035,126 00
Less expired and cancelled in 1922	1,963	3,577,495 00
Net risks in force 31st December, 1922	5,672	$ 11,457,631 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 387,892 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	277,536 35
Amount of premium notes received during the year 1922	122,748 10
Payments on premium notes of 1922, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1922, to 31st December	12,519 89

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

A. C. Parks	Napanee.
H. A. Baker	Moscow.
J. C. Hudgins	Selby.
Albert Hartman	Odessa.
M. N. Empey	Napanee.
R. W. Longmore	Camden East.

OFFICERS.

A. C. Parks, President	Napanee.
H. A. Baker, Vice-President	Moscow.
W. R. Lott, Secretary-Treasurer	Napanee.

AUDITORS .

W. M. Sills	Napanee.
S. C. S. McKim	Napanee.

Unassessed premium note capital, $66,111.70.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office	$ 82 44	
Cash on deposit in Royal Bank, Napanee	133 07	
Cash on deposit in Montreal Bank, Napanee	124 60	
		$ 340 11
Amount unpaid of fixed payments of 1922		488 60
Amount of prior instalments or fixed payments (not extended), $405.45.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		66,111 70
Office furniture and safe (not extended), $50.00.		
Total assets		$ 66,940 41

Liabilities.—None.

Receipts.

Cash balance at 31st December 1921 (not extended), $2,323.02.	
Cash received during 1922 for:	
" fixed payments of 1922	$ 6,926 70
" fixed payments of prior years	210 65
" interest	58 54
" other	7 50
Total receipts	$ 7,203 39

Expenditure.

Expenses of management:		
Amount paid for commission to agents	$	1,022 05
“ statutory assessment and license fee		22 27
“ fire marshal tax		23 66
“ fuel and light		15 00
“ printing, stationery and advertising		39 30
“ salaries, directors' and auditors' fees		934 40
“ postage, telephone, telegrams, express, etc		36 00
“ investigation and adjustment of claims		24 50
“ rent		20 00
“ taxes		66 87
“ other expenses		10 00
Total expenses of management	$	2,214 05
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1922		5 00
“ losses which occurred during 1922		6,539 53
“ rebate		133 28
“ re-insurance		30 44
“ Temiskaming relief		264 00
Total expenditure	$	9,186 30

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

		Three years.
Mutual	$	2,304,785 00
Less re-insurance		7,866 00
Net amount of risks at 31st December, 1922	$	2,296,919 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1921	1,000	$	2,196,385 00
Policies new and renewed during 1922	340		783,470 00
Gross number and amount in force during 1922	1,340	$	2,979,855 00
Less expired and cancelled in 1922	338		675,070 00
Net risks in force, 31st December, 1922	1,002	$	2,304,785 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment	$	80,805 00
Residue of all premium notes on policies in force 31st December, 1922, after deducting all fixed payments thereon and assessments levied		66,111 70
Amount of premium notes received during the year 1922		27,531 41
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1922		2,411 80
Notes for fixed payments unpaid at 31st December, 1922		131 85

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Alex. McInroy	Ilderton.
John McGugan	Denfield.
John Oliver	Denfield.
Andrew Ferguson	Komoka.
Wm. Hodgins	Ilderton.
John S. Douglas	Strathroy.
T. G. Turnbull	Komoka.
Jos. Atkins	Strathroy.
Alex. Stewart	Ilderton.

OFFICERS.

Alex. McInroy, President	Ilderton.
John McGugan, Vice-President	Denfield.
J. Marsh, Secretary-Treasurer	Ilderton.

AUDITORS.

F. G. Hughes	Denfield.
S. P. Brown	Ilderton.

Unassessed premium note capital, $53,883.37.

Statement for the Year Ending 31st December, 1922.

Assets.

Loan Company debentures and War Loan	$	23,500 00
Cash in Bank of Montreal, London		1,146 30
Amount of premium notes in force, after deducting all payments thereon and assessments levied		53,883 37
Total assets	$	78,529 67

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $1,982.27.

Cash received as fixed payments of 1922	$	4,802 53
" interest		1,207 43
Total receipts	$	6,009 96

Expenditure.

Expenses of management:		
Amount paid for commission to agents	$	338 75
" statutory assessment and license fee		23 63
" fire marshal tax		19 69
" salaries, directors' and auditors' fees		595 25
" printing, stationery and advertising		139 40
" postage, telephone, telegrams and express		50 70
" investigation and adjustment of claims		35 80
" other expenses		47 60
" taxes		16 00
" rent		31 00
Total expenses of management	$	1,297 82

Miscellaneous payments:

Cash paid for losses which occurred during 1922	$	2,059 67
" rebate		200 44
" invested Canada War Loan (not extended), $3,000.00.		
" Temiskaming relief		288 00
Total expenditure	$	3,845 93

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 2,503,564 50

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	775	$ 2,439,139 50
Policies new and renewed during 1922	270	789,915 00
Gross number and amount in force during 1922	1,045	$ 3,229,054 50
Less expired and cancelled in 1922	260	725,490 00
Net risks in force 31st December, 1922	785	$ 2,503,564 50

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 213,421 12
Amount of all premium notes, after deducting all payments thereon and assessments levied	53,883 37
Amount of premium notes received during the year 1922	23,697 45
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1922	4,802 53

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Also known as St. Johns.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

R. S. Douglas	Ilderton.
H. Needham	Ilderton.
W. C. Hodgins	Denfield.
H. McGuffin	London.
B. C. Brooks	London.
E. Braithwaite	Denfield.
R. Dengate	Ealing.
J. C. Gray	Komoka.
T. H. Talbot	Ettrick.

OFFICERS.

R. S. Douglas, President	Ilderton.
H. Needham, Vice-President	Ilderton.
Edward Dann, Secretary-Treasurer	London.

AUDITORS.

James Smibert	Ettrick.
J. E. Johnston	Ettrick.

Unassessed premium note capital, $98,155.22.

Statement for the Year Ending 31st December, 1922.

Assets.

Municipal debentures and Canada War Loan bonds		$ 15,000 00
Amount of cash at head office	$ 23 30	
Cash in Home Bank, London	6,691 73	
" Bank of Montreal, London	5,763 11	
" Molsons Bank, London	412 55	
		12,890 69
Amount unpaid of fixed payments of 1922		142 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied		98,155 22
Amount of interest due and accrued		191 00
Amount of office furniture (not extended), $29.75.		
Total assets		$ 126,379 86

Liabilities.

Amount due agents	$ 264 00
Total liabilities	$ 264 00

Receipts.

Cash balance at 31st December 1921 (not extended), $8,248.96.	
Cash received for fixed payments of 1922	$ 7,925 88
" fixed payments of prior years	260 70
" interest	1,192 03
" realization of investments (not extended), $500.00.	
Total receipts	$ 9,378 61

Expenditure.

Expenses of management:		
Amount paid for commission to agents	$	497 00
“ janitor		12 00
“ investigation of claims		35 00
“ taxes		21 14
“ statutory assessments and license		31 32
“ printing, stationery and advertising		108 43
“ fire marshal tax		28 34
“ salaries, directors' and auditors' fees		728 00
“ postage, telephone, telegraph and express		87 05
“ other expenses		12 00
“ bond for treasurer		12 00
Total expenses of management	$	1,572 28
Miscellaneous payments:		
Cash paid for losses which occurred in 1922		2,739 50
“ rebates		469 10
“ Temiskaming relief		456 00
Total expenditure	$	5,236 88

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 4,011,120 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,521	$ 3,816,410 00
Policies new and renewed during 1922	519	1,389,871 00
Gross number and amount in force during 1922	2,040	$ 5,206,281 00
Less expired and cancelled in 1922	521	1,195,161 00
Net risks in force 31st December, 1922	1,519	$ 4,011,120 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 120,441 62
Amount of all premium notes, after deducting all payments thereon and assessments levied	98,155 22
Amount of premium notes received during the year 1922	41,718 65
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	7,925 88
Notes for fixed payments unpaid at 31st December, 1922	142 95

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

Head Office, West McGillivray.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the year 1923.

Directors.

Wm. L. Corbett	Ailsa Craig.
John D. Drummond	Ailsa Craig.
W. E. Lee	Clandeboye.
Weston Maguire	Clandeboye.
A. E. Taylor	Parkhill.
Eldon Steeper	Parkhill.
John R. Potter	Parkhill.
W. J. Colwell	Parkhill.
John K. Robinson	Ailsa Craig.

Officers.

William L. Corbett, President	Ailsa Craig.
J. D. Drummond, Vice-President	Ailsa Craig.
W. T. Amos, Secretary-Treasurer	Parkhill.

Auditors.

John Nichol	Parkhill.
Wm. S. Patterson	Ailsa Craig.

Unassessed premium note capital, $23,604.60.

Statement for the Year Ending 31st December, 1922.

Assets.

Amount of Trust Company Guaranteed Investment Receipts		$ 9,500 00
" cash at head office	$ 131 72	
" cash deposit at Bank of Commerce, Parkhill	3,554 28	
		3,686 00
" unpaid fixed payments of 1922		395 70
Amount unpaid fixed payments prior years (not extended), $147.00.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 23,604 60	
Less residue of premium notes given by Company for re-insurance	219 51	
		23,385 09
Amount office furniture (not extended), $67.00.		
Total assets		$ 36,966 79

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $1,561.44.	
Cash received as fixed payments of 1922	$ 2,282 39
" fixed payments of prior years	177 00
" interest	588 72
Total receipts	$ 3,048 11

Expenditure.

Expenses of Management:	
Amount paid for commission	$ 93 00
" investigation and adjustment of claims	4 00
" statutory assessment and license fee	15 78
" salary, auditors' and directors' fees	338 00
" postage and express	16 10
" printing	73 55
" taxes	7 89
" fire marshal tax	10 68
" all other	5 00
Total expenses of management	$ 564 00

Miscellaneous payments:

Cash paid for losses which occurred during 1922	$	31 03
" re-insurance		21 88
" rebate		186 64
" Temiskaming relief		120 00
Total expenditure	$	923 55

Currency of Risks.

Amount covered by policies in force 31st December, 1922.

		Three years.
Mutual	$	1,049,095 00

Re-insurance.

On mutual system		8,750 00
Net risks actually carried by Company at 31st December, 1922	$	1,040,345 00

Movement in Risks.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1921	497	$	1,034,385 00
Policies new and renewed during 1922	185		357,080 00
Gross number and amount in force during 1922	682	$	1,391,465 00
Less expired and cancelled in 1922	181		342,370 00
Net risks in force 31st December, 1922	501	$	1,049,095 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1922.

		Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$	31,472 85
Amount of all premium notes, after deducting all payments thereon and assessments levied		23,604 60
Amount of premium notes received during the year 1922		10,712 40
Payments on premium notes of 1922, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1922		2,282 39
Notes for fixed payments unpaid at 31st December, 1922		395 70

Re-insurance.

Amount of premium notes given by Company for re-insurance		262 50
Less payment made thereon		42 99
Amount of residue of said premium notes for which the Company is still liable	$	219 51

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business 20th May, 1876.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

James Connolly	Goderich.
James Evans	Beechwood.
George R. McCartney	Seaforth.
Wm. Rinn	Seaforth.
Murray Gibson	Brucefield.
D. F. McGregor	Seaforth.
Robert Ferris	Blyth.
John Bennewies	Brodhagen.
J. G. Grieve	Walton.

OFFICERS.

James Connolly, President	Goderich.
James Evans, Vice-President	Beechwood.
Thomas E. Hays, Secretary-Treasurer	Seaforth.

AUDITORS.

John Govenlock	Egmondville.
James Kerr	Seaforth.

Unassessed premium note capital, $220,248.95.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office of Company	$ 357 20	
Cash in Canadian Bank of Commerce, Seaforth	15,399 45	
		$ 15,756 65
Amount unpaid of fixed payments of 1922		963 95
Amount of unpaid fixed payments of previous years		79 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied		220,248 95
Total assets		$ 237,049 20

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $10,851.01.

Cash received for fixed payments of 1922	$ 11,666 70
" fixed payments of prior years	288 25
" interest	305 64
Total receipts	$ 12.260 59

Expenditure.

Expenses of Management:

Amount paid for agents' commissions	$ 542 70
" law costs	25 00
" rent	24 00
" investigation of claims	78 75
" statutory assessment and license	44 64
" taxes	61 50
" printing, stationery and advertising	293 05
" salaries, officers' and directors' fees	940 40
" travelling expenses	27 88
" other expenses	67 89
Total expenses of management	$ 2,105 81

Miscellaneous payments:	
Cash paid for losses which occurred during 1922	$ 2,958 69
" losses which occurred prior to 1922	2,065 00
" rebate	225 45
Total expenditure	$ 7,354 95

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Four years.
Mutual	$ 6,427,310 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	2,211	$ 6,201,360 00
Policies new and renewed during 1922	640	1,599,295 00
Gross number and amount in force during 1922	2,851	$ 7,800,655 00
Less expired and cancelled in 1922	511	1,373,345 00
Net risks in force 31st December, 1922	2,340	$ 6,427,310 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company, legally liable to assessment	$ 256,225 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	220,248 95
Amount of premium notes received during the year 1922	63,169 00
Amount of cash paid	11,660 60

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Hon. Wm. Smith	Columbus.
Noah Burkholder	Pickering.
G. B. Mothersill	Oshawa.
Peter Christie	Manchester.
Isaac T. Chapman	Orono.
J. J. Smith	Enniskillen.
H. E. Webster	Whitby.
D. M. Morgan	Claremont.
Wm. Ratcliffe	Brooklin.
J. H. Devitt	Burketon.
Thos. Graham	Port Perry.
Samuel Snowden	Bowmanville.

OFFICERS.

Wm. Smith, *President*	Columbus.
Noah Burkholder, *Vice-President*	Pickering.
P. G. Purves, *Secretary*	Columbus.
Samson Roberts, *Treasurer*	Columbus.

AUDITORS.

Frank Wilcoxson	Oshawa.
W. F. Weir	Prince Albert.

Unassessed premium note capital, $231,679.85.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of mortgages on real estate		$ 2,000 00
Amount of Municipal and Loan Company debentures and Canada War Loan		7,038 36
Cash on hand head office	$ 23 33	
Cash in Standard Bank, Oshawa	369 33	
		392 66
Amount of unpaid fixed payments 1922		1,336 05
" unpaid fixed payments, prior years (not extended), $84.75.		
" premium notes in force, after deducting all payments thereon and assessments levied	$ 231,679 85	
Less residue of premium notes given for re-insurance	10,180 95	
		221,498 90
Interest accrued		150 18
Total assets		$ 232,416 15

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $1,828.88.	
Cash received for fixed payments of 1922	$ 21,170 90
" fixed payments of prior years	857 40
" interest during 1922	1,061 93

Cash received for re-insurance on losses		1,374 05
" from borrowed money		800 00
" from other sources		53 70
" from matured investments (not extended), $13,489.09.		
" for re-insurance premiums		1,232 50
Total receipts	$	26,550 48

Expenditure.

Expenses of Management:

Cash paid for agents' commission, fees and bonus	$	2,949 70
" investigation and adjustment of claims		92 00
" salaries, directors' and auditors' fees		3,045 10
" travelling expenses		20 00
" statutory assessment and license fee		67 22
" fire marshal tax		83 00
" taxes		79 47
" printing, stationery and advertising		146 94
" postage, telephone, telegrams and freight		158 58
" rent		23 13
" interest		116 30
" other expenses		30 45
Total expenses of management	$	6,811 89

Miscellaneous payments:

Cash paid for losses which occurred during 1922		28,580 07
" re-insurance		606 25
" rebate		448 58
" repayment of loans		3,800 00
" Temiskaming relief		1,229 00
Total expenditure	$	41,475 79

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	One year or less.	Two years.	Three years.	Total.
Mutual	$ 41,925 00	$ 54,200 00	$ 10,157,560 00	$ 10,253,685 00
Re-insurance:				
Mutual System	$ 6,500 00	$ 2,800 00	$ 376,075 00	$ 385,375 00
Cash System	2,500 00	....	7,700 00	10,200 00
Totals	$ 9,000 00	$ 2,800 00	$ 383,775 00	$ 395,575 00
Net risks carried at 31st December, 1922	$ 32,925 00	$ 51,400 00	$ 9,773,785 00	$ 9,858,110 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	4,769	$ 10,242,775 00
Policies new and renewed during 1922	1,481	3,098,130 00
Gross number and amount in force during 1922	6,250	$ 13,340,905 00
Less expired and cancelled in 1922	1,622	3,087,220 00
Net risks in force 31st December, 1922	4,628	$ 10,253,685 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	One year risks.	Two years risks.	Three years risks.	Total
Amount of face of all premium notes held by Company and legally liable to assessment...$	1,212 05	$ 1,789 15	$ 305,620 50	$ 308,621 70
Amount of premium notes, after deducting all payments thereon and assessments levied....	1,051 65	1,448 70	229,179 50	231,679 85
Amount of premium notes received during the year 1922.........	1,554 05	541 50	91,292 40	93,387 95
Payments on the premium notes of 1922, including all sums credited on said premium notes viz.:				
(a) Cash paid up to 31st December, 1922.............	192 40	94 80	22,116 20	22,403 40
(b) Notes for fixed payment or assessments unpaid at 31st December, 1922...........	11 75	6 00	1,318 30	1,336 05
Amount of premium notes given for re-insurance.............$	217 50	$ 98 00	$ 12,373 75	$ 12,689 25
Less payments made thereon.	18 20	13 20	2,476 90	2,508 30
Residue of said premium notes for which the Company is still liable......................$	199 30	$ 84 80	$ 9,896 85	$ 10,180 95

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Michael Heffernan	Arthur.
Adam Boyle	Belwood.
David Rae	Fergus.
Albert McLelland	Belwood.
Job Ransom	Fergus.
W. L. Gordon	Elora.

OFFICERS.

Michael Heffernan, President	Arthur.
Adam Boyle, Vice-President	Belwood.
James Beattie, Secretary-Treasurer	Fergus.

AUDITORS.

Col. J. J. Craig	Fergus.
John McClelland	Arthur.

Unassessed premium note capital, $144,070.25.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value debentures		$ 10,000 00
Cash in Imperial Bank, Fergus	$ 790 16	
Actual cash in Royal Bank, Fergus	56 51	
	$ 846 67	
Less overdraft	52 05	
		794 62
Amount unpaid of fixed payments in 1922		658 26
" of fixed payments in prior years (not extended), $391.76.		
Amount of premium notes in force after deducting all payments thereon and assessments levied		144,070 25
Interest		266 76
Total assets		$ 155,789 89

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $6,762.60.	
Cash received as fixed payments of 1922	$ 9,926 84
" fixed payments of prior years	350 08
" for interest	608 04
Total receipts	$ 10,884 96

Expenditure.

Expenses of management:	
Amount paid for agents' commissions	$ 1,118 19
" investigation and adjustment of claims	291 30
" fuel and light	100 00
" statutory assessment and license fee	37 65
" printing, stationery and advertising	123 10
" salaries, directors' and auditors' fees	1,228 33
" fire marshal tax	32 10
" postage, telephone, telegrams and express	91 68
" travelling expenses	30 00
" rent	150 00
" taxes	38 20
" other expenses	11 00
Total expenses of management	$ 3,251 55

Miscellaneous payments:	
Cash paid for losses which occurred during 1922	$ 8,046 20
" rebate	252 79
" purchase of investments (not extended), $5,175.00.	
" other expenditure	127 40
Total expenditure	$ 11,677 94

Currency of Risks.

Amount covered by policies in force 31st December, 1922.

	Four years.
Mutual system	$ 5,411,191 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,849	$ 4,950,171 00
Policies new and renewed during 1922	468	1,399,615 00
Gross number and amount in force during 1922	2,317	$ 6,349,786 00
Less expired and cancelled in 1922	413	938,595 00
Net risks in force 31st December, 1922	1,904	$ 5,411,191 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1922.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 171,734 95
Amount of all premium notes, after deducting all payments thereon and assessments levied	144,070 25
Amount of premium notes received during the year 1922	44,189 25
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	3,055 88
Notes for fixed payment or assessments unpaid at 31st December, 1922	132 82

NISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Albert George	Dorchester.
Thos. Duffin	Thorndale.
Wm. Colyer	Ingersoll.
Charles Youngs	Embro.
Geo. A. Uren	Ingersoll.
Frank G. Seaton	Lakeside.
James Henderson	Thamesford.
Geo. A. Munroe	Embro.
Daniel Quinn	Thamesford.

OFFICERS.

Albert George, President	Dorchester.
Thomas Duffin, Vice-President	Thorndale.
E. J. Pearson, Secretary	Kintore.
Jas. H. Davis, Treasurer	Belton.

AUDITORS.

W. W. Day	Thamesford.
John A. McKay	St. Marys.

Unassessed premium note capital, $411,880.78.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of debenture, Canada War Loan and telephone stock		$ 5,025 00
Cash on hand at head office	$ 29 46	
Amount of cash in Royal Bank, Kintore	136 47	
" Home Bank, Thorndale	2,464 29	
		2,630 22
Amount unpaid of assessments levied in 1922		874 25
" assessments levied prior to 1922		861 16
Amount of premium notes in force, after deducting all payments thereon and assessments levied		411,880 78
Office furniture (not extended), $100.00.		
Total assets		$ 421,271 41

Liabilities.

Amount of retained balance premium notes	$ 47 18
All other	36 00
Total liabilities	$ 83 18

Receipts.

Cash balance at 31st December, 1921, (not extended), $318.22.	
Cash received for application fees	$ 1,327 42
" assessments levied in 1922	16,760 74
" assessments levied before 1922	473 91
" interest	366 11
" borrowed money	2,000 00
" other	72 60
Total receipts	$ 21,000 78

Expenditure.

Expenses of management:	
Amount paid for agents' commission	$ 796 00
" statutory assessment and license fee	64 91
" printing, advertising, postage, etc	367 20
" rent	51 10
" salaries, directors' and auditors' fees	1,308 80
" investigation of claims	172 00
" travelling expenses	7 60
" fire marshal tax	55 02
" interest	10 20
" all other	115 33
Total expenses of management	$ 2,948 16
Miscellaneous payments:	
Amount paid for losses which occurred during 1922	12,350 43
" rebate	190 19
" repayment of loans	2,000 00
" Temiskaming relief	1,200 00
Total expenditure	$ 18,688 78

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 10,111,424 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	2,570	$ 9,829,215 00
Policies new and renewed during 1922	788	3,220,585 00
Gross number and amount in force during 1922	3,358	$ 13,049,800 00
Less expired and cancelled in 1922	872	2,938,376 00
Net risks in force 31st December, 1922	2,486	$ 10,111,424 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment	$ 457,384 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	411,880 78
Amount of premium notes received during the year 1922	145,773 00

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Nelson Clement	Vanessa.
William Bowyer	Simcoe.
Theo. Cunningham	Lymville.
George Irwin	Simcoe.
Wilson Porter	Port Dover.
Frank Shearer	Simcoe.
James H. Smith	Simcoe.
John A. Martin	St. Williams.
A. Wilkinson	Courtland.
A. R. Reid	Lynedoch.
Wm. Hetherington	Glenmyer.
J. J. Gilbertson	Simcoe.

OFFICERS.

Nelson Clement, President	Vanessa.
Wm. Bowyer, Vice-President	Simcoe.
N. Stanley Boughner, Secretary-Treasurer	Simcoe.

AUDITORS.

David Gilbertson	Simcoe.
H. H. Schuyler	Simcoe.

Unassessed premium note capital, $104,336.91.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of bonds, Municipal Bonds		$ 4,008 55
Cash on hand at head office	$ 183 57	
Cash in Molson's Bank, Simcoe	141 43	
		325 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		104,336 91
Amount unpaid of fixed payments of 1922		253 08
Amount interest due and accrued		27 70
Amount of office furniture (not extended), $250.00.		
Total assets		$ 108,951 24

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $123.76.	
Cash received as fixed payments of 1922	$ 9,362 20
" fixed payments of prior years	170 43
" from interest	257 03
" from realization of investments (not extended), $849.35.	
" from other sources	267 20
Total receipts	$ 10,056 86

Expenditure.

Expenses of management:		
Amount paid for agents' commission	$	1,478 42
" printing, stationery and advertising		71 80
" postage, telephones and telegrams		105 42
" statutory assessment and license		26 65
" fire marshal tax		29 62
" taxes		77 62
" salaries, directors' and auditors' fees		966 38
" travelling expenses		22 75
" rent		414 50
" fuel and light		54 77
" interest		75 69
" other expenses		73 01
Total expenses of management	$	3,396 63
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		4,264 33
" rebate		175 35
" purchase of investments (not extended), $2,510.66.		
" Temiskaming relief		358 00
Total expenditure	$	8,194 31

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Four years.
Mutual	$ 3,120,720 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,400	$ 2,981,070 00
Policies new and renewed during 1922	414	930,225 00
Gross number and amount in force during 1922	1,814	$ 3,911,295 00
Less expired and cancelled in 1922	434	790,575 00
Net risks in force 31st December, 1922	1,380	$ 3,120,720 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 125,962 80
Amount of premium notes, after deducting all payments made thereon, and assessments levied	104,336 91
Amount of premium notes received during 1922	37,209 00
Amount of premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	2,739 60

NORTH KENT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, THAMESVILLE.

Commenced business 31st May, 1910.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

J. B. Clapp	Turnerville.
C. E. Bodkin	Thamesville.
J. B. McDowell	Thamesville.
E. L. Moore	Thamesville.
Irwin Bedford	Dresden.
Raymond Lanigan	Eberts.
Robert Forsythe	Eberts.
J. R. Richardson	Wallaceburg.
Simon Smith	Wallaceburg.

OFFICERS.

J. B. Clapp, President	Turnerville.
C. E. Bodkin, Vice-President	Thamesville.
Walter S. Holmes, Secretary-Treasurer	Dresden.

AUDITORS.

M. S. Blackburn	Dresden.
J. C. Harris	Thamesville.

Unassessed premium note capital, $99,250.51.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand, head office	$ 249 86	
Cash in Montreal Bank, Thamesville	500 83	
Cash in Canadian Bank of Commerce, Dresden	2,808 85	
Cash in Montreal Bank, Tupperville	2,257 65	
		$ 5,817 19
Amount of unpaid fixed payments of 1922		262 96
Amount unpaid of assessment levied in prior years		2,311 14
Amount of premium notes, after deducting all payments thereon and assessments levied		99,250 51
Total assets		$ 107,641 80

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $842.01.

Cash received by Company as fixed payments in prior years	$ 205 10
" by Company as fixed payments due in 1922	7,935 80
" for interest	188 99
" for fees	7 50
" for assessments levied in 1922	9,589 70
" from realization of investments in 1922 (not extended), $3,000.00.	
" borrowed money	3,000 00
Total receipts	$ 20,927 09

Expenditure.

Expenses of management:		
Cash paid for commission	$	287 00
" interest		50 65
" fire marshal tax		25 34
" rent		14 50
" statutory assessment and license fee		31 26
" salaries, directors' and auditors' fees		929 80
" printing, stationery and advertising		90 70
" postage, telephone, telegrams and express		49 50
" investigation and adjustment of claims		95 15
" other expenses of management		25 19
Total expenses of management	$	1,599 09
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		14,219 09
" rebates		133 73
" re-payment of loans		3,000 00
Total expenditure	$	18,951 91

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 4,062,480 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,411	$ 3,805,870 00
Policies new and renewed during 1922	572	1,589,600 00
Gross number and amount in force at any time during 1922	1,983	$ 5,395,470 00
Deduct expired and cancelled in 1922	520	1,332,990 00
Net risks in force at 31st December, 1922	1,463	$ 4,062,480 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 121,874 40
Amount of premium notes, after deducting all payments thereon and assessments levied	99,250 51
Amount of premium notes received during the year	47,688 00
Amount of cash paid	7,935 80
Notes for fixed payments unpaid at December 31st, 1922	21 40

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONEIDA.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Allan Anderson	Caledonia.
James Downey	Caledonia.
George Wharton	Cayuga.
E. S. Peart	Caledonia.
R. E. King	Cayuga.
David Smith	Hagersville.

OFFICERS.

Allan Anderson, President	Caledonia.
W. S. Dunnet, Secretary-Treasurer	Hagersville.

AUDITORS.

Jas. A. McConachie	Hagersville.
Alex. Dunnet	Hagersville.

Unassessed premium note capital, $34,332.82.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office	$ 94 98	
" Standard Bank, Caledonia	597 56	
" Bank of Hamilton, Hagersville	1,512 27	
		$ 2,204 81
Amount of unpaid assessments levied during 1922		57 43
Amount of premium notes in force, after deducting all payments thereon and assessments levied		34,332 82
Total assets		$ 36,595 06

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $4,255.28.

Cash received for assessment levied in 1922	$ 2,188 87
" assessments levied, prior years	30 02
" interest	88 00
" transfer fees	2 00
Total receipts	$ 2,308 89

Expenditure.

Expenses of management:

Amount paid for statutory assessment and license fee	$ 16 77
" printing, stationery and advertising	18 00
" salaries, directors' and auditors' fees	506 40
" postage, telephone, telegrams and express	23 00
" travelling expenses	10 00
" fire marshal tax	5 86
" all other	5 00
Total expenditure	$ 585 03

Miscellaneous payments:	
Cash paid for losses which occurred during 1922	$ 3,630 33
" Temiskaming fire relief	144 00
Total expenditure	$ 4,359 36

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 1,256,193 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	363	$ 1,211,548 00
Policies new and renewed during 1922	147	488,130 00
Gross number and amount in force during 1922	510	$ 1,699,678 00
Less expired and cancelled in 1922	144	443,485 00
Net risks in force 31st December, 1922	366	$ 1,256,193 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 37,960 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,332 82
Amount of premium notes received during 1922	14,705 80
Payment on premium notes of 1922, including all sums credited on such premium notes:	
Cash paid up to 31st December, 1922	578 70
Notes for fixed payments unpaid at 31st December, 1922	26 38

ONTARIO THRESHERMEN'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHATHAM, ONT.

Commenced business July 18th, 1922.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Joseph Cushman	London, Ont.
E. S. Downe	Sheddon.
David Fletcher	Merlin.
S. Oak	Strathroy.
Byrell Harris	Chatham.
William Ford	Staples.
Charles Johnston	Croton.
John Houston	Chatham.
Alfred Early	Morpeth.
Byron Elliott	Northwood.
Alfred Fry	Wallaceburg.
R. D. Bodkin	Croton.

OFFICERS.

Joseph Cushman, President	London.
E. S. Downe, Vice-President	Sheddon.
Byrell Harris, Secretary-Treasurer	Chatham.

AUDITORS.

J. W. Sands	Chatham.
M. R. Parish	Elberts.

Unassessed premium note capital, $9,403.68.

Statement for Term Ending 31st December, 1922.

Assets.

Cash on hand	$ 158 60	
Cash in Standard Bank, Chatham	1,056 21	
		$ 1,214 81
Unpaid fixed payments, 1922		38 00
Amount of premium notes in force after deducting all payments thereon and assessments levied		9,403 68
Amount of promissory notes		300 00
Office furniture and safe (not extended), $326.20.		
Total assets		$ 10,956 49

Liabilities.

Amount of losses adjusted	$ 500 00
Amount of borrowed money	845 00
Amount of all other	433 65
Total liabilities	$ 1,778 65

Receipts.

Cash received at head office, fees	$ 198 00
" as fixed payments of 1922	2,330 42
" as interest	2 64
" borrowed money	845 00
Total receipts	$ 3,376 06

Expenditure.

Expenses of management:		
Cash paid for fees	$	508 04
" commission		139 67
" law costs		182 27
" investigation and adjustment of claims		12 00
" license fees		20 00
" travelling expenses		253 64
" salaries, directors' and auditors' fees		212 00
" printing, stationery and advertising		350 56
" postage, telephones and express		56 61
" other expense		15 00
Total expenses of management	$	1,749 79
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		85 26
" Office furniture		326 20
Total expenditure	$	2,161 25

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

		One year.
Mutual	$	117,721 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies, new, during 1922	128	$	118,421 00
Gross number and amount in force during 1922	128	$	118,421 00
Less expires and cancelled in 1922	1		700 00
Net risks in force 31st December, 1922	127	$	117,721 00

CLASSIFICATION OF RISKS.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment	$	11,772 10
Amount of all premium notes, after deducting all payments thereon and assessments levied		9,403 68
Payments on premium notes of 1922, including all sums credited on said premium notes viz.:		
Cash paid up to 31st December, 1922		2,330 42

OSGOODE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KENMORE.

Commenced business February 1st, 1914.

Names and addresses of Directors and Officers for the year 1923.

DIRECTORS.

A. G. E. Robertson	Metcalf.
A. Dow	Vernon.
J. W. Hume	Russell.
J. R. Morrow	Russell.
H. S. Latimer	Metcalf.
J. H. Cumming	Ormond.

OFFICERS.

A. G. E. Robertson, President	Metcalf.
A. Dow, Vice-President	Vernon.
R. McLachlan, Secretary-Treasurer	Kenmore.

AUDITORS.

W. W. Kinkade	Kenmore.
D. McLaren	Kenmore.

Unassessed premium note capital, $117,807.92.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash in Bank of Nova Scotia, Russell	$ 143 06	
Cash in Union Bank, Metcalf, Ont	98 50	
		$ 241 56
Amount of unpaid assessments levied in prior years (not extended), $164.81.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		117,807 92
Amount of office furniture (not extended), $21.00.		
Total assets		$ 118,049 48

Liabilities.

Borrowed money	$ 5,500 00
Total liabilities	$ 5,500 00

Receipts.

Cash balance at 31st December, 1921, (not extended), $5,365.69.	
Cash received for fixed payments in 1922	$ 5,662 26
" assessments levied in prior years	4 50
" interest	70 21
" borrowed money	5,500 00
" all other sources	3 71
Total receipts	$ 11,240 68

Expenditure.

Expenses of management:	
Cash paid for agents' commissions	$ 300 75
" investigation and adjustment of claims	42 15
" taxes	23 20
" statutory assessment and license fee	24 70
" fire marshal tax	21 12

Cash paid for travelling expenses	$	40 00
" rent		58 00
" salaries, directors' and auditors' fees		594 00
" printing, stationery and advertising		62 50
" postage, telephones, telegrams and express		41 38
" other		76 50
Total expenses of management	$	1,284 30
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		14,805 76
" rebate		311 24
Total expenditure	$	16,401 30

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

		Three years.
Mutual	$	2,677,555 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Three years. Amount.
Policies in force 31st December, 1921	955	$	2,631,010 00
Policies taken during 1921, or renewed	299		917,110 00
Gross number and amount of risks at any time during 1922	1,254	$	3,548,120 00
Deduct expired and cancelled in 1922	335		870,565 00
Net risks on mutual system, 31st December, 1922	919	$	2,677,555 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$	133,877 75
Amount of all premium notes, after deducting all payments thereon and assessments levied		117,807 92
Amount of premium notes received during the year 1922		47,185 50
Payments on premium notes of 1922, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1922		5,666 46
Notes for fixed payments unpaid at 31st December, 1922		164 81

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1888.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Walter S. Schell	Woodstock.
A. W. Eddy	Burford.
Jas. Rettie	Burgessville.
J. R. Johnson	Springford.
Jas. E. Carroll	Norwich
A. W. Smith	Scotland.
James Griffin	Otterville.
P. Slattery	Woodstock.
J. W. Davis	Otterville.

OFFICERS.

W. S. Schell, President	Woodstock.
A. W. Eddy, Vice-President	Burford.
T. M. Cayley, Secretary	Norwich.

AUDITORS.

John McKee	Norwich.
F. W. Vardon	Springford.

Unassessed premium note capital, $289,430.25.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office		$ 59 59
Amount of unpaid instalments, fixed payments, 1922		939 05
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$289,430 25	
Less residue for re-insurance	3,976 70	
		285,453 55
Total assets		$ 286,452 19

Liabilities.

Borrowed money	$ 4,226 63
Total liabilities	$ 4,226 63

Receipts.

Cash balance at 31st December, 1921, (not extended), $2,259.59.

Cash received for application fees	$ 599 00
" fixed payments of 1922	15,706 40
" fixed payments of prior years	673 85
" interest	22 25
" borrowed	4,226 63
Total receipts	$ 21,228 13

Expenditure.

Expenses of management:		
Amount paid for commission	$	1,090 00
" investigation of claims		152 60
" travelling expenses		53 00
" salaries, directors' and auditors' fees		1,353 00
" stationery, printing, advertising		130 30
" postage, telephone, telegrams and express		150 17
" rent		60 00
" taxes		22 23
" statutory assessment and license		48 10
" fire marshal tax		50 33
" interest		40 01
" law costs		4 00
" other expenses		50 97
Total expenses of management	$	3,204 71
Miscellaneous payments:		
Amount paid for losses which occurred during 1922		18,691 67
" rebate		503 55
" re-insurance		212 20
" Temiskaming relief		816 00
Total expenditure	$	23,428 13

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

		Four years.
Mutual	$	7,157,250 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1921	1,965	$	6,820,490 00
Policies new and renewed during 1922	634		2,273,450 00
Gross number and amount in force during 1922	2,599	$	9,093,940 00
Less expired and cancelled in 1922	619		1,936,690 00
Net risks in force 31st December, 1922	1,980	$	7,157,250 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$	326,253 00
Amount of all premium notes, after deducting all payments thereon and assessments levied		289,430 25
Amount of premium notes received during the year 1922		89,130 00

Re-insurance.

Amount of premium notes given by Company for re-insurance	$	4,186 00
Less payment made thereon		209 30
Amount of residue of said premium notes for which the Company is still liable		3,976 70

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of Directors and Officers for the year 1923.

DIRECTORS.

R. A. Matheson	Embro.
F. G. Webber	Woodstock.
James G. Calder	Thamesford.
John Muterer	Ingersoll.
John Bolton	St. Mary's.
Alex. Smith	Embro.
James Green	Embro.
John F. McDonald	Woodstock.
John C. McPherson	St. Mary's.

OFFICERS.

R. A. Matheson, President	Embro.
F. G. Webber, Vice-President	Woodstock.
H. W. Sutherland, Secretary-Treasurer	Embro.

AUDITORS.

E. L. Sutherland	Embro.
Geo. McIntosh	Embro.

Unassessed premium note capital, $62,004.47.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand in office of Company	$ 6 00	
Cash in Royal Bank, Embro	1,624 66	
		$ 1,630 66
Amount unpaid of assessment of 1922		324 70
Amount unpaid of assessment, prior years		139 99
Amount of premium notes in force, after deducting all payments thereon and assessments levied		62,004 47
Total assets		$ 64,099 82

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $1,586.45.

Cash received from assessment during 1922	$ 2,924 85
" assessments in prior years	285 53
" agents' fees	21 00
" re-insurance on losses	137 19
Total receipts	$ 3,368 57

Expenditure.

Expenses of management:

Cash paid for agents' commissions	$ 149 00
" printing, stationery and advertising	27 75
" statutory assessment and license	19 91
" travelling expenses	20 00
" rent	45 00
" salaries, directors' and auditors' fees	501 75
" postage, telephones, telegrams and express	25 00
" investigation and adjustment of claims	28 00
" fire marshal	10 05
" other expenses	5 04
Total expenses of management	$ 831 50

Miscellaneous payments:	
Cash paid for losses which occurred during 1922	$ 1,819 33
" re-insurance	465 53
" Temiskaming relief	208 00
Total expenditure	$ 3,324 36

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual system	$ 1,869,880 00
Less re-insurance	139,659 00
Net risks in force at 31st December, 1921	$ 1,730,221 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	648	$ 1,773,500 00
Policies new and renewed during 1922	221	651,725 00
Gross number and amount in force during 1922	869	$ 2,425,225 00
Less expired and cancelled in 1922	217	555,345 00
Net risks in force 31st December, 1922	652	$ 1,869,880 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 68,298 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	62,004 47
Amount of premium notes received during the year 1922	22,795 00
Payments on premium notes of 1922, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1922	3,210 38

PEEL AND MAYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Henry Barkwell	Glenallen.
Wm. Newstead	Moorefield.
Robert McArthur	Moorefield.
John C. Dixon	Moorefield.
T. B. Farrell	Arthur.
Wm. Murdock	Palmerston.
P. J. Cunningham	Rothsay.
Jesse Jack	Moorefield.
I. J. Murphy	Orangeville.
L. D. Whale	Alma.
Jas. Kiteley	Listowel.
Alex. Duff	Drayton.

OFFICERS.

Henry Barkwell, President	Glenallen.
Wm. Newstead, Vice-President	Moorefield.
John Ritch, Secretary-Treasurer	Drayton.

AUDITORS.

James Grieve	Moorefield.
S. C. Whale	Alma.

Unassessed premium note capital, $178,227.10.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate		$ 2,000 00
Cash value of war loan		5,000 00
Cash in Royal Bank, Drayton	$ 518 53	
" Bank of Hamilton, Drayton	89 31	
" Sterling Bank, Orangeville	206 20	
" Bank of Hamilton, Orangeville	677 50	
" Bank of Hamilton, Moorefield	393 00	
" Royal Bank, Arthur	80 95	
" Royal Bank, Grand Valley	115 65	
" Royal Bank, Mount Forest	28 10	
		2,109 24
Amount unpaid of fixed payments of 1922		2,390 20
Amount of unpaid assessments levied in prior years (not extended), $610.60.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 178,227 10	
Less re-insurance	1,071 85	
		177,155 25
Amount of office furniture (not extended), $200.00.		
Total assets		$ 188,654 69

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $3,281.20.	
Cash received as fixed payments of 1922	$ 22,983 15
" fixed payments of prior years	1,192 05
" assessments	4,049 20
" for interest	250 00
" all other	48 50
Total receipts	$ 28,522 90

Expenditure.

Expenses of Management:	
Cash paid for agents' commission and fees	$ 1,228 50
" statutory assessment and license fee	81 42
" printing, stationery and advertising	193 94
" salaries, directors' and auditors' fees	1,785 40
" investigation and adjustment of claims	272 00
" postage, telegrams and express	303 42
" rent	5 00
" taxes	142 70
" fuel, light and telephone	40 90
" travelling expenses	34 00
" other expenditure	57 10
" fire marshal tax	104 27
Total expenses of management	$ 4,248 65
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	24,716 42
" rebate, abatements and returned premiums	727 42
" re-insurance	308 15
Total expenditure	$ 30,000 64

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Four years.
Mutual	$ 12,715,005 00
Reinsurance	69,000 00
Net risks 31st Dec., 1922	$ 12,646,005 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	3,786	$ 13,805,725 00
Policies new and renewed during 1922	974	3,218,527 00
Gross number and amount in force during 1922	4,760	$ 17,024,252 00
Less expired and cancelled in 1922	1,236	4,309,247 00
Net risks in force 31st December, 1922	3,524	$ 12,715,005 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 253,181 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	190,995 10
Amount of premium notes received during the year 1922	66,124 50
Cash paid up to 31st December, 1922	22,983 15
Notes for fixed payments or assessments unpaid at 31st December	2,390 20

Re-insurance.

Amount of all premium notes given for re-insurance	$ 1,380 00
Less payments made thereon	308 15
Residue of said premium notes for which the Company is still liable	1,071 85

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

James Laidlaw	Brampton.
Moses Johnstone	Cooksville.
John Gardhouse	Weston.
John Cunningham	Georgetown.
Thomas Bryans	Malton.
Henry Walker	Malton.
Geo. A. Cameron	Alton.
Jas. H. Rutherford	Caledon East.
J. A. Fletcher	Brampton.

OFFICERS.

James Laidlaw, President	Cooksville.
Thomas Bryans, Vice-President	Brampton.
J. J. Stewart, Secretary-Treasurer	Brampton.

AUDITORS.

F. J. Thomson	Brampton.
W. J. Beatty	Brampton.

Unassessed premium note capital, $402,655.70.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of mortgages		$ 16,600 00
Cash in Montreal Bank, Brampton	$ 6,139 62	
" Dominion Bank, Brampton	6,600 37	
		12,739 99
" agents' hands		4,481 20
Amount unpaid of assessments of 1922		299 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 402,655 70	
Less residue of premium notes given for re-insurance	13,080 85	
		389,574 85
Interest due and accrued		569 00
Total assets		$ 424,264 24

Liabilities.

Losses	$ 1,700 00
Total liabilities	$ 1,700 00

Receipts.

Cash balance at 31st December, 1921, (not extended), $11,652.91.

Cash received as fixed payments of 1922	$ 34,596 55
" fixed payments for prior years	141 10
" for interest	1,059 16
" agents' balances of 1921 received in 1922	1,224 15
Total receipts	$ 37,020 96

Expenditure.

Expenses of management:	
Cash paid for agents' commissions	$ 1,490 00
" salaries, directors' and auditors' fees	2,411 30
" travelling expenses	24 20
" statutory assessment and license fee	90 57
" fire marshal tax	116 75
" rent	262 00
" taxes	183 04
" printing, stationery and advertising	566 86
" investigation and adjustment of claims	398 30
" postage, telephone, telegrams and express	262 05
" for other expenses	433 26
Total expenses of management	$ 6,238 33
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	25,865 20
" rebate	1,184 85
" re-insurance	915 50
" Temiskaming relief	1,730 00
Total expenditure	$ 35,933 88

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 14,960,028 00
Re-insurance	462,600 00
Net risks, 31st December, 1922	$ 14,497,428 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	4,575	$ 14,424,090 00
Policies new and renewed during 1922	1,543	5,073,308 00
Gross number and amount in force during 1922	6,118	$ 19,497,398 00
Less expired and cancelled in 1922	1,538	4,537,370 00
Net risks in force 31st, December, 1922	4,580	$ 14,960,028 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 505,962 45
Amount of all premium notes on policies in force 31st December, 1922, after deducting all payments thereon and assessments levied	402,655 70
Amount of premium notes received during the year 1922	171,683 25
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	30,330 30
Re-insurance.	
Amount of all premium notes given by the Company for re-insurance	$ 15,946 00
Less payments made thereon	2,865 15
Residue of said premium notes for which the Company is still liable	13,080 85

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

Commenced business 5th August, 1901.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Samuel Parisièn	Alfred.
Ulric Daoust	Plantagenet.
Daniel Charbonneau	Alfred.
Antoine Parisièn	Caledonia Springs.
Victor Bouthillier	Alfred Station.
Emile Peladeau	L'Orignal.

OFFICERS.

Samuel Parisièn, President	Alfred.
Ulric Daoust, Vice-President	Plantagenet.
B. G. Parisièn, Secretary-Treasurer	Alfred.

AUDITORS.

Julien Brisebois	Alfred.
Jos. Miron	Alfred.

Unassessed premium note capital, $168,534.09.

Statement for the Year Ending 31st December, 1922.

Assets.

Municipal debentures		$ 10,403 22
Cash on hand at head office	$ 308 63	
Cash in Bank of Hochelaga, L'Orignal	8 27	
" Union Bank, Plantagenet	109 82	
" Provincial Bank, Alfred	1,915 51	
		2,342 23
Amount unpaid of fixed payments of 1922		206 63
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 168,534 09	
Less residue of premium notes given for re-insurance	2,758 50	
		165,775 59
Office furniture (not extended), $50.00.		
Total assets		$ 178,727 67

Liabilities.

Amount of losses reported	$ 300 00
Total liabilities	$ 300 00

Receipts.

Cash balance at 31st December, 1921, (not extended), $631.98.	
Cash received for fixed payments due in 1922	$ 21,056 57
" fixed payments due in prior years	24 30
" interest	768 04
" principal of debentures (not extended), $1,785.47.	
" from re-insurance on losses	1,700 00
" from other sources	5 90
Total receipts	$ 23,554 81

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$ 57 40
" fuel and light	10 00
" investigation and adjustment of claims	125 00
" rent of vault	50 00
" statutory assessment and license fee	47 00
" printing, stationery and advertising	195 28
" salaries, directors' and auditors' fees	1,138 00
" postage, telegrams and express	199 12
" travelling expenses	47 25
" fire marshal tax	63 78
" taxes	84 60
" all other	32 54
Total expenses of management	$ 2,049 97
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1922	800 00
" losses which occurred during 1922	18,412 62
" rebates	661 94
" re-insurance	919 50
" Temiskaming relief	786 00
Total expenditure	$ 23,630 03

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 7,215,572 00
Re-insurance	247,200 00
Net risks 31st December, 1922	$ 6,968,372 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	3,088	$ 6,697,755 00
Policies new and renewed during 1922	1,265	2,909,092 00
Gross number and amount in force during 1922	4,353	$ 9,606,847 00
Less expired and cancelled in 1922	1,163	2,391,275 00
Net risks in force 31st December, 1922	3,190	$ 7,215,572 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 216,467 16
Amount of all premium notes, after deducting all payments thereon and assessments levied	168,534 09
Amount of premium notes received during the year 1922	87,272 76
Payments on the premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	21,056 57
Notes for fixed payment unpaid at 31st December, 1922	206 63

Re-insurance.

Amount of all premium notes in force given by the Company for re-insurance in 1922	$ 3,678 00
Less payments made thereon	919 50
Residue of said premium notes for which the Company is still liable	2,758 50

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Wm. J. Little	Hespeler.
Wm. H. Schultz	Puslinch.
Donald Stewart	Puslinch.
Thos. Doyle	Guelph.
Alexander Smith	Hespeler.
Peter Iles	Guelph.
Thomas Buchanan	Moffat.
D. A. McLean	Puslinch.
Hector Gilchrist	Puslinch.

OFFICERS.

Wm. J. Little, President	Hespeler.
Wm. H. Schultz, Vice-President	Puslinch.
John Rae, Secretary-Treasurer	Puslinch.

AUDITORS.

John A. Wilkinson	Morriston.
John A. Cockburn	Puslinch.

Unassessed premium note capital, $70,247.08.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand, head office	$ 79 26	
" deposit in Bank of Commerce, Guelph	2,090 97	
" deposit in Bank of Toronto, Morriston	155 00	
		$ 2,325 23
Amount of premium notes in force, after deducting all payments thereon and assessments levied		70,247 08
Amount unpaid of fixed payments of 1922		635 50
Amount unpaid of fixed payments of prior years (not extended), $40.50.		
Amount of unpaid assessments, 1922		32 65
Amount of unpaid assessments of prior years (not extended), $79.10.		
Office furniture (not extended), $60.00.		
Total assets		$ 73,240 46

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $9,357.42.	
Cash received at taking of application at head office	$ 198 00
" fixed payments levied in 1922	3,491 39
" fixed payments prior years	233 60
" assessment of 1922	73 55
" assessments of prior years	197 85
" interest	176 48
Total receipts	$ 4,370 87

Expenditure.

Expenses of management:		
Amount paid for investigation of claims	$	57 05
“ statutory assessment and license fee		21 68
“ fire marshal tax		17 16
“ travelling expenses		16 00
“ printing, stationery and advertising		45 65
“ salaries, directors' and auditors' fees		642 00
“ postage, telephone, telegrams and express		31 30
“ taxes		8 50
“ law costs		2 00
“ other expenses		32 60
Total expenses of management	$	873 94
Miscellaneous payments:		
Amount paid for losses which occurred during 1922		10,164 05
“ rebate		125 07
“ Temiskaming relief		240 00
Total expenditure	$	11,403 06

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

		Three years.
Mutual	$	2,066,620 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1921	679	$	2,091,410 00
Policies new and renewed during 1922	216		690,675 00
Gross number and amount in force during 1922	895	$	2,782,085 00
Less expired and cancelled in 1922	239		713,165 00
Net risks in force 31st December, 1922	656	$	2,068,920 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$	82,664 80
Amount of all premium notes, after deducting all payments thereon and assessments levied		70,247 08
Amount of premium notes received during the year 1922		27,535 00

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

C. C. Pettit	Fruitland.
G. B. Smith	Ancaster.
Joseph I. Fletcher	Hannon.
F. Ecker	Hannon.
D. B. Calbrick	Winona.
C. S. Bird	Hamilton.
Joseph M. Stewart	Grimsby.
W. B. Switzer	Binbrook.
A. E. Smuck	Glanford

OFFICERS.

C. C. Pettit, President	Fruitland.
G B. Smith, Vice-President	Ancaster.
Chas. Ira Stewart, Secretary-Treasurer	Hannon.

AUDITORS.

A. E. Walker	Bartonville.
H. A. Calbrick	Winona.

Unassessed premium note capital, $188,421.46.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada War Loan		$ 15,000 00
Cash value of real estate		400 00
Amount of cash on hand at head office	$ 235 60	
Actual cash in Royal Bank, Stoney Creek	1,122 20	
		1,357 80
Amount unpaid of assessments levied during 1922		492 01
Amount unpaid of assessments levied in prior years		31 08
Amount of premium notes in force, after deducting all payments thereon and assessments levied		188,421 46
Amount of office furniture (not extended), $50.00.		
Total assets		$ 205,702 35

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $5,787.47.	
Cash received for assessments which were levied in 1922	$ 10,917 09
" assessments which were levied before 1922	173 10
" interest	872 10
" transfer fees	9 50
Total receipts	$ 11,971 79

Expenditure.

Expenses of management:		
Amount paid for agents' fees	$	342 20
" printing, stationery and advertising		119 55
" statutory assessment and license fee		37 64
" salaries, directors' and auditors' fees		1,477 70
" postage, telephone, telegrams and express		133 60
" taxes		5 96
" other expenses		20 00
" interest		91 15
" fire marshal tax		37 08
" Division and High Court costs		532 17
" rent		10 00
Total expenses of management	$	2,807 05
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		12,952 00
" rebate		54 41
" Temiskaming relief		588 00
Total expenditure	$	16,401 46

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 5,035,600 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,662	$ 4,947,775 00
Policies new and renewed during 1922	538	1,621,750 00
Gross number and amount in force during 1922	2,200	$ 6,569,525 00
Less expired and cancelled in 1922	554	1,533,925 00
Net risks in force at 31st December, 1922	1,646	$ 5,035,600 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 210,390 96
Amount of all premium notes, deducting all payments thereon and assessments levied	188,421 46
Amount of premium notes received during the year 1922	67,222 17

SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

John G. Chapman	St. Thomas.
Chas. F. Heidt	Shedden.
Chas. F. Jackson	Port Stanley.
Edgar Silcox	Shedden.
Mungo McNab	Iona Station.
Ernest Jones	Port Stanley.

OFFICERS.

J. G. Chapman, President	St. Thomas.
John H. Sells, Secretary-Treasurer	Shedden.

AUDITORS.

Justin G. Moore	Shedden.
L. K. McCollum	Iona Station.

Unassessed premium note capital, $90,535.45.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office	$ 183 74	
" deposit in Sterling Bank, Shedden	1,116 55	
" deposit, Home Bank, Lawrence Station	1,366 30	
" deposit, Molsons Bank, St. Thomas	1,905 01	
" deposit, Montreal Bank, Fingal	1,586 49	
		$ 6,158 09
Amount unpaid of assessments levied during 1922		1,332 39
Amount of premium notes in force, after deducting all payments thereon and assessments levied		90,535 45
Total assets		$ 98,025 93

Liabilities.

Losses unadjusted	$ 50 00

Receipts.

Cash balance at 31st December, 1922, (not extended), $4,021.94.

Cash received for assessments levied in 1922	$ 6,488 85
" assessments levied prior to 1922	729 76
" interest	72 33
" borrowed money	450 00
Total receipts	$ 7,740 94

Expenditure.

Expenses of management:

Amount paid for agents' commission	$ 234 00
" statutory assessment and license	24 30
" printing, stationery and advertising	56 59
" salaries, directors' and auditors' fees	488 00
" postage, telephone, telegrams and express	42 10
" rent	12 00

Amount paid for interest	$	5 15
" tax for fire marshal		22 98
" travelling expenses		17 00
" other expenses		19 07
Total expenses of management	$	921 19
Miscellaneous payments:		
Amount paid for losses which occurred during 1922		3,908 90
" rebate		17 70
" repayment of loans		450 00
" Temiskaming relief fund		307 00
Total expenditure	$	5,604 79

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

		Four years.
Mutual	$	2,673,365 00

MOVEMENT OF RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1921	754	$	2,559,520 00
Policies new and renewed during 1922	188		738,850 00
Gross number and amount in force during 1922	942	$	3,298,370 00
Less expired and cancelled in 1922	203		625,005 00
Net risks in force 31st December, 1922	739	$	2,673,365 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

On policies in force 31st December, 1922.

PREMIUM NOTES.

		Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$	106,934 60
Amount of all premium notes, after deducting all payments thereon and assessments levied		90,535 45
Amount of premium notes received during the year 1922		29,554 00

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1889.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

James Gardener	Owen Sound.
George Binnie	Priceville.
T. J. Harkness	Owen Sound.
A. S. Donald	Tara.
P. C. McGregor	Owen Sound.
W. J. Bowes	Markdale.
Malcolm Cameron	Owen Sound.
A. C. Patterson	Blantyre.
William Breen	Owen Sound.
L. Beaton	Owen Sound.
Joseph Dobie	Owen Sound.
G. B. Carnahan	Meaford.
Neil McDonald	Owen Sound.
L. E. Bowes	Strathnairn.
J. A. Lemon	Balaclava.

OFFICERS.

James Gardiner, President	Owen Sound.
George Binnie, Vice-President	Priceville.
T. J. Harkness, Manager	Owen Sound.

AUDITORS.

William Douglas	Owen Sound.
H. H. Burgess	Owen Sound.

Unassessed premium note capital, $640,109.51.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate		$ 8,500 00
Cash value of mortgages		8,293 84
Canada War Loan and Municipal Bonds		10,000 00
Actual cash on hand	$ 129 69	
Cash in Owen Sound Loan and Savings Company	124 50	
" Royal Bank, Owen Sound	59 50	
" Bank of Montreal, Owen Sound	57 91	
		371 60
" agents' hands		165 44
Amount unpaid of fixed payments of 1922		1,021 14
Amount of interest due and accrued		373 92
Notes or due bills less than one year overdue		7 94
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 640,109 51	
Less residue of premium notes given for re-insurance	33,152 43	
		606,957 08
Office furniture and safe (not extended), $1,000.00.		
Total assets		$ 635,690 96

Liabilities.

Amount of reported losses	$ 4,400 00
" borrowed money	700 00
Total liabilities	$ 5,100 00

Receipts.

Cash balance at 31st December, 1921, (not extended), $331.93.

Cash received as fixed payments of 1922	$ 54,505 39
“ fixed payments of prior years	1,013 25
“ interest	1,666 86
“ re-insurance premiums	1,322 45
“ borrowed money	700 00
“ agents' balances of 1921 received in 1922	237 17
“ other sources	1,284 96
“ from realization of investment (not extended), $17,743 80.	
“ re-insurance on losses	1,475 00
Total receipts	$ 62,205 08

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$ 3,489 17
“ law costs	21 65
“ taxes	410 22
“ investigation and adjustment of claims	334 90
“ statutory assessment and license	136 72
“ fire marshal tax	175 71
“ travelling expenses	5 70
“ printing, stationery and advertising	402 87
“ salaries, directors' and auditors' fees, etc.	3,107 90
“ postage, telephone, telegrams and express	538 12
“ fuel and light	78 82
“ interest	72 01
“ other expenses	1,098 44
Total expenses of management	$ 9,872 23
Miscellaneous payments:	
Cash paid for losses during 1922	53,783 62
“ rebate	132 27
“ re-insurance	1,880 76
“ purchase of investments (not extended), $3,300.00.	
“ repayment of loans	8,000 00
“ Temiskaming relief	2,640 00
“ all other	300 33
Total expenditure	$ 76,609 21

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	One year.	Two years.	Three years or less.	Total.
Mutual	$106,325 00	$52,000 00	$24,603,998 00	$24,762,323 00

Re-insurance.

Mutual	$ 939,659 00
Net risks	$ 23,822,664 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	8,693	$ 22,685,098 00
Policies new and renewed during 1922	2,894	8,447,640 00
Gross number and amount in force during 1922	11,587	$ 31,132,738 00
Less expired and cancelled in 1922	2,772	6,370,415 00
Net risks in force at 31st December, 1922	8,815	$ 24,762,323 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Three years or less.
Amount of face of all premium notes held by the Company and legally liable to assessment	$	777,431 17
Amount of all premium notes, after deducting all payments thereon and assessments levied		640,109 51
Amount of premium notes received during the year		256,221 00
Payment on premium notes of 1922, including all sums credited on said premium notes		22,188 15
Notes for fixed payments unpaid, 1922		7 94

Re-insurance.

Amount of premium notes given for re-insurance	$	35,978 16
Less payments thereon		1,880 76
Residue of said premium notes for which the Company is still liable		33,152 43

TEMISKAMING MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW LISKEARD.

Commenced business 24th April, 1920.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

M. S. Beach	Milberta.
J. W. Snider	Sutton Bay.
A. J. Kennedy	New Liskeard.
T. E. Cragg	Thornloe.
Wm. Beaupre	New Liskeard.
John Burnette	New Liskeard.
A. Poupore	Earlton.
John Sharpe	Haileybury.
W. H. Brown	Thornloe.

OFFICERS.

M. S. Beach, President	Milberta.
J. W. Snider, Vice-President	Sutton Bay.
J. W. Bolger, Secretary-Treasurer	New Liskeard.

AUDITORS.

P. R. Craven	New Liskeard.
W. F. Bolger	New Liskeard.

Unassessed premium note capital, $6,237.37.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at head office	$ 4 85	
Cash on deposit in Union Bank, New Liskeard	675 09	
		$ 679 94
Amount unpaid of assessments of 1922		385 55
Amount unpaid of assessments, prior years		128 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied		6,237 37
Total assets		$ 7,431 61

Liabilities.

Amount of agents' commission unpaid	$ 39 00
Total liabilities	$ 39 00

Receipts.

Cash balance from 31st December, 1921, (not extended), $1,497.54.

Cash received for application or membership fees	$ 171 00
" fixed payments of 1922	2,028 51
" assessments levied in prior years	65 00
" interest	79 99
" Mutual Fire Underwriters' Association	49,204 00
" all other	28 25
Total receipts	$ 51,576 75

Expenditure.

Expenses of management:		
Amount paid for commissions to agents	$	470 50
" statutory assessment and license fee		11 08
" printing and stationery		97 24
" fire marshal tax		2 54
" salaries, directors' and auditors' fees		406 00
" fire adjustments and losses		135 50
" all other		8 85
Total expense of management	$	1,131 71
Miscellaneous payments:		
Cash paid for losses, 1922		51,126 35
" rebates		136 29
Total expenditure	$	52,394 35

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

		Three years.
Mutual	$	370,614 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1922	112	$	192,714 00
Policies taken, new or renewed, 1922	133		197,675 00
Gross number and amount in force	245	$	390,389 00
Less expired and cancelled	12		19,775 00
Net risks in force at 31st December, 1922	233	$	370,614 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment	$	11,118 42
Amount of all premium notes, after deducting all payments thereon and assessments levied		6,237 37
Amount of premium notes received during 1922		5,930 25
Payments on the premium notes of 1922, including all sums credited on said notes, viz.:		
Cash paid up to 31st December, 1922		2,028 51
Notes for fixed payments unpaid at 31st December, 1922		385 55

THUNDER BAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MURILLO, ONT.

Commenced business January 1st, 1918.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

R. McKenzie	Murillo.
A. W. Trewin	Slate River.
Thomas Hughes	Murillo.
F. N. Carter	Murillo.
E. F. Ross	Port Arthur.
S. A. Monteith	Slate River.

OFFICERS.

R. McKenzie, President	Murillo.
Arthur W. Trewin, Vice-President	Slate River.
A. McGillivray, Secretary-Treasurer	Murillo.

AUDITORS.

Chas. R. B. Hill	Murillo.
John W. McArthur	Murillo.

Unassessed premium note capital, $12,191.50.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash in Bank of Montreal, Fort William	$ 268 22	
Cash in Royal Bank, Fort William	1,403 18	
		$ 1,671 40
Amount unpaid of fixed payments of 1922		187 50
Amount of fixed payments (not extended), $57.00.		
Amount of premium notes, after deducting all payments made thereon		12,191 50
Total assets		$ 14,050 40

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), $686.03.	
Cash received at taking of application	$ 117 00
" as fixed payments due in 1922	1,557 50
" as fixed payments due in prior year	12 00
" from interest	26 62
Total receipts	$ 1,713 12

Expenditure.

Expenses of management:	
Cash paid to agents in fees	$ 117 00
" statutory assessment and license fee	11 75
" fire marshal tax	4 99
" taxes	9 48
" salaries, directors' and auditors' fees	398 00
" printing, stationery and advertising	45 38
" postage, telephones, telegrams and express	13 25
" fee, Underwriters' Association and all other	15 00
Total expenses of management	$ 614 85

Miscellaneous payments:		
Cash paid for rebates	$	14 90
" Temiskaming relief		38 00
" all other		60 00
Total expenditure	$	727 75

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

Mutual	$	345,100 00

MOVEMENT IN RISKS.

Mutual System.	Number.		Amount.
Policies in force 31st December, 1921	178	$	312,450 00
New policies written during 1922	78		131,450 00
Gross number and amount in force during 1922	256	$	443,900 00
Less cancelled in 1922	58		98,800 00
Net risks in force 31st December, 1922	198	$	345,100 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment	$	15,394 50
Amount of premium notes, after deducting all payments made thereon		12,191 50
Amount of premium notes received during the year 1922		5,915 25
Cash paid up to 31st December, 1922		660 25

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1897.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

W. E. Hambly	Waterford.
Safford C. Kitchen	Waterford.
Jacob Goble	Waterford.
Oscar McMichael	Waterford.
Elijah Hellyer	Waterford.
Isaac Wilcox	Wilsonville.
Nelson Hall	Waterford.
Oscar L. Haviland	Wilsonville.

OFFICERS.

W. E. Hambly, President	Waterford.
S. C. Kitchen, Vice-President	Waterford.
James Ross, Secretary-Treasurer	Waterford.

AUDITORS.

F. W. Cline	Waterford.
R. C. McMichael	Waterford.

Unassessed premium note capital, $61,041.53.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash in Bank of Toronto, Waterford	$	360 63
Amount of premium notes in force, after deducting all payments thereon and assessments levied		61,041 53
Amount of fixed payments of 1922 unpaid		361 94
Total assets	$	61,764 10

Liabilities.

Amount of borrowed money	$	4,800 00
Total liabilities	$	4,800 00

Receipts.

Cash balance at 31st December, 1921 (not extended), $975.77.

Cash received for fixed payments of 1922	$	7,369 56
" fixed payments due in prior years		182 05
" from borrowed money		3,000 00
" agents' balances		54 11
Total receipts	$	10,605 72

Expenditure.

Expenses of management:

Amount paid to agents in fees	$	585 00
" statutory assessment and license fee		23 34
" investigation of claims		19 50
" interest		229 30

Amount paid for printing, stationery and advertising	$ 22 85
" salaries, directors' and auditors' fees	611 00
" postage, telegrams and express	48 00
" travelling expenses, Mutual Underwriters' fees	35 00
" fire marshal tax	23 51
" bond	5 00
" rent, telephone and service	38 75
" taxes	15 62
" other	5 00
Expenses of management	$ 1,661 87
Miscellaneous payments:	
Amount paid for losses which occurred during 1922	6,591 17
" rebate	205 08
" repayment of loans	2,500 00
" Temiskaming relief	262 74
Total expenditure	$ 11,220 86

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 2,529,240 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	852	$ 2,387,445 00
Policies new and renewed during 1922	334	1,002,075 00
Gross number and amount in force during 1922	1,186	$ 3,389,520 00
Less expired and cancelled in 1922	329	860,280 00
Net risks in force 31st December, 1922	857	$ 2,529,240 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 75,559 29
Amount of all premium notes, after deducting all payments thereon and assessments levied	61,041 53
Amount of premium notes received during the year 1922	29,341 94
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	2,934 25

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

Head Office, Farquhar.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1923.

Directors.

Wm. Brock	Granton.
John T. Allison	Exeter.
James McKenzie	Mitchell.
Robert Norris	Staffa.
Simon Dow	Russeldale.
T. Ryan	Dublin.

Officers.

Wm. Brock, President	Granton.
John T. Allison, Vice-President	Exeter.
Wm. A. Turnbull, Secretary-Treasurer	Exeter.

Auditors.

John Kay	Cromarty.
J. S. Ballantyne	Hensall.

Unassessed premium note capital, $211,832.45.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of bonds, Canada War Loan		$ 1,000 00
Cash on hand at head office	$ 192 20	
Cash in Bank of Commerce, Exeter	10,145 06	
		10,337 26
Amount of unpaid assessments levied during 1922		648 70
Amount of unpaid assessments levied in prior years (not extended), $163.50.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		211,832 45
Amount office furniture (not extended), $120.00.		
Total assets		$ 223,818 41

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), $8,391.17.	
Cash received for assessments levied in 1922	$ 13,939 10
" assessments levied before 1922	347 05
" interest	205 49
Total receipts	$ 14,491 64

Expenditure.

Expenses of management:	
Cash paid for travelling expenses	$ 88 95
" fees to agents on application	158 75
" investigation and adjustment of claims	100 00
" statutory assessment and license	54 78
" fire marshal tax	46 67
" salaries, directors' and auditors' fees	787 25
" printing, stationery and advertising	175 94
" postage, telephones, telegrams and express	116 33
" rent	35 00
" legal and court costs	1 00
" other expenses	121 83
Total expenses of management	$ 1,686 50

Miscellaneous payments:		
Cash paid for losses which occurred during 1922	$	9,897 15
" rebate		1 90
" Temiskaming relief		960 00
Total expenditure	$	12,545 55

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

		Four years.
Mutual	$	8,287,125 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	2,443	$ 8,017,325 00
Policies new and renewed during 1922	624	2,029,780 00
Gross number and amount in force during 1922	3,067	$ 10,047,105 00
Less expired or cancelled in 1922	639	1,759,980 00
Net risks in force 31st December, 1922	2,428	$ 8,287,125 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

		Four years.
Amount of face of all premium notes legally liable to assessment	$	244,980 65
Amount of all premium notes, after deducting all payments thereon and assessments levied		211,832 45
Amount of premium notes received during the year 1922		60,176 60
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1922		13,939 10
Notes for fixed payments or assessments unpaid at 31st December, 1922		648 70

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the year. 1923

DIRECTORS.

J. B. McKenzie	Nanticoke.
John Mitchell	Jarvis.
J. N. Howard	Hagersville.
J. J. Parsons	Jarvis.
David McBurney	Jarvis.
J. W. Roulston	Hagersville.
Joseph Awde	Hagersville.
Geo. E. Pond	Nanticoke.
David Lindsay	Hagersville.

OFFICERS.

J. B. McKenzie, President	Nanticoke.
John Mitchell, Vice-President	Jarvis.
George L. Miller, Secretary-Treasurer	Jarvis.

AUDITORS.

Jas. A. McKenzie	Jarvis.
James Williamson	Jarvis.

Unassessed premium note capital, $99,904.46.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate		$ 2,500 00
Bonds, debentures, securities other than foregoing		5,000 00
Cash at head office	$ 103 59	
Cash in Bank of Hamilton, Jarvis	5,821 23	
		5,924 82
Cash in agents' hands		96 50
Amount unpaid of fixed payments of 1922		572 10
Amount unpaid of fixed payments of prior years (not extended), $167.35.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		99,904 46
Total assets		$ 113,997 88

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $2,584.44.	
Cash received as fixed payments of 1922	$ 6,378 25
" fixed payments due in prior years	320 68
" for interest	383 37
" other	121 00
Total receipts	$ 7,203 30

Expenditure.

Expenses of management:

Amount paid to agents in fees (not extended), $271.50.

Amount paid for taxes	$	69 18
" rent		7 00
" investigation and adjustment of claims		23 00
" statutory assessment and license		25 78
" fire marshal tax		21 61
" travelling expenses		20 00
" printing, stationery and advertising		120 60
" salaries, directors' and auditors' fees		849 60
" postage, telephone, telegrams and express		91 50
" fuel and light		70 05
" all other		99 40
Total expenses of management	$	1,397 72

Miscellaneous payments:

Cash paid for losses which occurred during 1922		1,995 10
" rebate		120 10
" Temiskaming relief		350 00
Total expenditure	$	3,862 92

Currency of Risks.

Amount covered by policies in force 31st December, 1922.

	Four years.
Mutual	$ 2,886,595 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	775	$ 2,824,580 00
Policies new and renewed during 1922	191	685,185 00
Gross number and amount in force during 1922	966	$ 3,509,765 00
Less expired and cancelled during 1922	195	623,170 00
Net risks in force 31st December, 1922	771	$ 2,886,595 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1922.

	Four-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 117,477 01
Amount of all premium notes, after deducting all payments thereon and assessments levied	99,904 46
Amount of premium notes received during the year 1922	28,034 95
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	1,586 30
Notes for fixed payments unpaid at 31st December, 1922	96 50

(NORTH) WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Sam E. Shantz	Kitchener.
Jos. H. Woods	Elmira.
Levi Master	New Hamburg.
J. M. Burnett	Elora.
Samuel Cassel	Kitchener.
L. Bowman	Conestogo.
J. C. Hallman	Petersburg.
Joseph B. Hagey	Preston.
J. Stauffer	Waterloo.
John H. Campbell	Crosshill.
Val. Otterbein	Heidelberg.
J. W. Hartleib	Bamberg.

OFFICERS.

Samuel Shantz, President	Kitchener.
Jos. H. Woods, Vice-President	Elmira.
J. Stauffer, Manager	Waterloo.

AUDITORS.

M. S. Snyder	Waterloo.
Isaac Hillborn	Kitchener.

Unassessed premium note capital, $1,044,486.08.

Statement for the Year Ending 31st December, 1922.

Assets.

Amount of mortgages		$ 14,500 00
Amount of bonds, Dominion of Canada War Loan		20,000 00
Cash on hand at head office	$ 730 06	
Cash in Molsons Bank, Waterloo	10,184 27	
Cash in Bank of Toronto, Waterloo	8,039 19	
Cash in Waterloo Trusts and Savings, Waterloo	2,181 94	
		21,135 46
Amount unpaid of assessment levied during 1922		3,059 19
Amount unpaid of assessments levied in prior years		158 61
Amount of premium notes in force, after deducting all payments thereon and assessments levied		1,044,486 08
Office furniture (not extended), $450.00.		
Total assets		$ 1,103,339 34

Liabilities.

Losses adjusted	$ 2,110 00
Total liabilities	$ 2,110 00

Receipts.

Cash balance at 31st December, 1921 (not extended), $17,351.83.	
Cash received for assessments levied in 1922	$ 28,935 87
" assessments levied in years prior to 1922	1,934 55
" interest	2,095 55
" realization of investments (not extended), $200.00.	
" from all other sources	11 51
Total receipts	$ 32,977 48

Expenditure.

Expenses of management:	
Amount paid for agents' commission	$ 2,086 00
" rent	180 00
" investigation and adjustment of claims	72 00
" statutory assessment and license fee	122 49
" printing, stationery and advertising	94 53
" salaries, directors' and auditors' fees	3,254 75
" postage, telephone, telegrams and express	340 01
" travelling expenses	142 80
" fire marshal tax	93 27
" taxes	22 03
" other expenses	238 24
Expenses of management	$ 6,646 12
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	20,277 45
" rebate	70 28
" Temiskaming relief	2,400 00
Total expenditure	$ 29,393 85

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Four years.
Mutual	$ 22,239,912 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	5,931	$ 20,138,532 00
Policies new and renewed during 1922	1,890	6,845,210 00
Gross number and amount in force during 1922	7,821	$ 26,983,742 00
Less expired or cancelled in 1922	1,609	4,743,830 00
Net risks in force 31st December, 1922	6,212	$ 22,239,912 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 1,111,877 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	1,044,486 08
Amount of premium notes received during the year 1922	340,468 00
Payments on the premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	28,935 87
Notes for fixed payments unpaid at 31st December, 1922	3,059 19

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Wm. McQuillin	Lucknow.
Alexander Nicholson	Lucknow.
Wm. P. Reed	Lucknow.
John A. McKenzie	Kincardine.
James Girvin	Goderich.
H. L. Salkeld	Goderich.
W. J. Thompson	Auburn.
Wm. Bailie	Goderich.
Timothy Griffin	Lucknow.

OFFICERS.

Wm. McQuillin, President	Lucknow.
John A. McKenzie, Vice-President	Kincardine.
Thomas G. Allan, Secretary	Dungannon.
Thomas Stothers, Treasurer	Dungannon.

AUDITORS.

John Wilson	Auburn.
Donald McLean	Lucknow.

Unassessed premium note capital, $397,972.32.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada War Loan		$ 20,200 00
Actual cash on hand at head office	$ 43 68	
Actual cash in Sterling Bank, Dungannon	10,189 70	
		10,233 38
Amount unpaid of fixed payments of 1922		569 15
Interest due and accrued		233 33
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 397,972 32	
Less residue of premium notes given for re-insurance	30,182 36	
		367,789 96
Total assets		$ 399,025 82

Liabilities.

Amount of supposed loss	$ 2,918 25
Total liabilities	$ 2,918 25

Receipts.

Cash balance at 31st December, 1921 (not extended), $9,021.62.

Cash received for fixed payments of 1922	$ 20,399 00
" fixed payments due in prior years	329 95
" interest	1,344 19
" all other	59 03
" re-insurance on losses	2,028 07
" re-insurance premiums	2,094 11
Total receipts	$ 26,254 35

Expenditure.

Expenses of management:		
Amount paid for commission	$	1,150 00
“ rent, light and heat		150 00
“ law costs		1,587 55
“ fire marshal tax		65 71
“ statutory assessment and license		67 45
“ printing, stationery and advertising		107 05
“ salaries, directors' and auditors' fees		1,585 00
“ postage, telephone, telegrams and express		226 69
“ travelling expenses		187 55
“ investigation of claims		296 00
“ taxes		16 52
“ all other		60 00
Total expenses of management	$	5,499 52
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1922		1,465 75
“ losses which occurred during 1922		15,320 69
“ rebate		413 21
“ re-insurance		1,343 42
“ Temiskaming relief		1,000 00
Total expenditure	$	25,042 59

Currency of Risks.

Mutual	$ 10,872,260 00
Re-insurance on mutual system	662,447 50
Net risks actually carried by Company at 31st December, 1922	$ 10,209,812 50

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	4,123	$ 10,285,070 00
Policies new and renewed during 1922	1,150	2,815,790 00
Gross number and amount in force during 1922	5,273	$ 13,100,860 00
Less expired and cancelled in 1922	1,018	2,228,600 00
Net risks in force 31st December, 1922	4,255	$ 10,872,260 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1922.

		Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$	434,890 40
Amount of premium notes, after deducting all payments thereon and assessments levied		397,972 32
Amount of premium notes received during the year 1922		112,631 60
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1922		5,631 58

Re-insurance.

Amount of all premium notes in force given by the Company for re-insurance	$	33,122 37
Less payments made thereon		2,940 01
Residue of said premium notes for which the Company is still liable		30,182 36

WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WILTON GROVE, LOT 11, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

M. E. Hooper	Lambeth.
Adam Gartley	Wilton Grove.
Duncan McDougal	Glanworth.
David Lawson	Wilton Grove.
Thos. H. Hunt	Lambeth.
George Lind	Wilton Grove.

OFFICERS.

M. E. Hooper, President	Lambeth.
Adam Gartley, Vice-President	Wilton Grove.
R. S. Nichol, Secretary-Treasurer	Wilton Grove.

AUDITORS.

Harry Poole	Lambeth.
W. E. Grieve	Wilton Grove.

Unassessed premium note capital, $94,532.68.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of debentures and Trust Company investment receipts		$ 20,442 84
Cash on deposit at head office	$ 36 48	
Cash in Royal Bank, Lambeth, Ont	82 17	
" Huron and Erie Mortgage Corporation, London, Ont	11 94	
" Molsons Bank, London, Ont	722 16	
" Home Bank, London, Ont	3 57	
" Molsons Bank, Glanworth	129 39	
" Bank of Montreal, London	816 36	
" Nova Scotia, Belmont	110 26	
		1,912 33
Amount of premium notes in force, after deducting all payments thereon and assessments levied		94,532 68
Total assets		$ 116,887 85

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), $21,527.32.

Cash received for fixed payments of 1922	$ 7,732 17
" interset	1,319 77
" from matured debentures (not extended), $265.60.	
" from other sources	3 50
Total receipts	$ 9,055 44

Expenditure.

Expenses of management:		
Amount paid for agents' commissions	$	202 50
" statutory assessment and license		28 94
" fire marshal tax		25 22
" salaries, directors' and auditors' fees		665 00
" travelling		40 00
" investigation of claims		84 00
" rent		17 00
" printing, stationery and advertising		72 86
" postage, telephones, telegrams and express		62 27
" other expenses		10 68
" law costs		2 00
Total expenses of management	$	1,210 47
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		6,001 80
" rebates and returned premiums		619 32
" Temiskaming relief		396 00
Total expenditure	$	8,227 59

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 3,609,625 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	1,034	$ 3,390,125 00
Policies new and renewed during 1922	403	1,422,200 00
Gross number and amount in force during 1922	1,437	$ 4,812,325 00
Less expired and cancelled in 1922	403	1,202,700 00
Net risks in force 31st December, 1922	1,034	$ 3,609,625 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	$ 108,288 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	94,532 68
Amount of premium notes received during the year 1922	42,666 00
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	2,844 40

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th August, 1875.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Alex. F. Ross	Parkhill.
Neil P. McIntyre	Ailsa Craig.
Neil Chisholm	Parkhill.
Alex. McLeish	Parkhill.
W. H. McLeish	Kerwood.
R. Brock	Strathroy.
Angus Morrison	Parkhill.
Neil Galbraith	Parkhill.
Donald A. McIntyre	Ailsa Craig.

OFFICERS.

A. F. Ross, President	Parkhill.
W. H. McLeish, Vice-President	Kerwood.
John A. McLeish, Secretary-Treasurer	Kerwood.

AUDITORS.

Ambrose Topping	Arkona.
Dougald Campbell	Ailsa Craig.

Unassessed premium note capital, $31,146.02.

Statement for the Year Ending 31st December, 1922.

Assets.

Canada War Loan Bonds		$ 5,000 00
Cash on hand at head office	$ 85 52	
" Standard Bank, Arkona	1,337 80	
		1,423 32
Amount unpaid fixed payments of 1922		117 11
Amount of unpaid fixed payments prior years (not extended), $2.50.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 31,146 02	
Less residue given for re-insurance	1,017 33	
		30,128 69
Office furniture (not extended), $54.00.		
Total assets		$ 36,669 12

Liabilities.

Salaries unpaid	$ 12 00

Receipts.

Cash balance at 31st December, 1921 (not extended), $683.68.	
Cash received as fixed payments of 1922	$ 3,016 58
" fixed payments of prior years	209 32
" interest during 1922	306 08
" re-insurance on losses	550 00
Total receipts	$ 4,081 98

Expenditure.

Expenses of management:	
Amount paid for commission	$ 197 00
" rent and janitor	6 50
" Division Court costs	....

Amount paid for statutory assessment and license	$ 16 55
" fire marshal	9 58
" investigation and adjustment of claims	24 00
" printing, stationery and advertising	125 60
" salaries, directors' and auditors' fees	318 00
" postage, telephone, telegrams and express	33 45
" taxes	8 92
" other	38 40
Expenses of management	$ 778 00
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	1,605 45
" losses which occurred prior to 1922	650 00
" rebate	21 66
" re-insurance	147 23
" Temiskaming relief	140 00
Total expenditure	$ 3,342 34

Currency of Risks.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$ 1,241,245 00
Re-insurance, mutual system	44,975 00
Net risks	$ 1,196,270 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	527	$ 1,171,625 00
Policies new and renewed during 1922	188	431,330 00
Gross number and amount in force during 1922	715	$ 1,602,955 00
Less expired and cancelled in 1922	169	361,710 00
Net risks in force 31st December, 1922	546	$ 1,241,245 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 37,237 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	31,146 02
Amount of premium notes received during the year	12,939 90
Cash paid up to December, 1922	3,225 90
Amount of premium notes given by Company for re-insurance	1,349 25
Less payments made thereon	331 92
Residue of said notes for which the Company is still liable	$ 1,017 33

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Geo. Russell	St. Thomas.
Seth W. Zavitz	St. Thomas.
R. Marlatt	Union, Ont.
Neil Curtis	St. Thomas.
G. Westlake	St. Thomas.
C. E. Locke	St. Thomas.

OFFICERS.

S. W. Zavitz, President	St. Thomas.
N. Curtis, Vice-President	St. Thomas.
A. E. Bucke, Secretary-Treasurer	St. Thomas.

AUDITORS.

Andrew Mills	St. Thomas.
A. J. Gloin	Yarmouth Centre.

Unassessed premium note capital, $79,425.63.

Statement for the Year Ending 31st December, 1922.

Assets.

Actual cash on hand at head office	$ 12 82	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas	1,485 98	
		$ 1,498 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 79,425 63	
Less residue of premium notes given by the Company for re-insurance	595 07	
		78,830 56
Total assets		$ 80,329 36

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921, (not extended), $2,873.40.
Cash paid agents at application (not extended), $150.50.

Cash received as fixed payments of 1922	$ 2,414 41
" interest	71 22
" all other sources	16 00
" re-insurance premiums	35 51
Total receipts	$ 2,537 14

Expenditure.

Expenses of management:
Cash paid agents at application (not extended), $150.50.

Amount paid for statutory assessment and license	$ 25 33
" taxes	6 86
" fees to directors	76 00
" rent	5 50
" travelling expenses	30 00
" printing, stationery and advertising	70 65

Amount paid for salaries, directors' and auditors' fees	$	564 00
" investigation and adjustment of claims		38 00
" postage, telephone, telegrams and express		17 23
" fire marshal tax		7 31
" other expenses		10 50
Total expenses of management	$	851 38
Miscellaneous payments:		
Cash paid for losses which occurred during 1922		2,536 25
" losses which occurred prior to 1922		67 05
" rebate		70 00
" re-insurance		63 06
" Temiskaming relief		324 00
Total expenditure	$	3,911 74

Currency of Risks.

Amount covered by policies in force 31st December, 1922.

	Three years and under.
Mutual	$ 2,893,165 00
Less re-insurance	25,225 00
Net amount of risks December, 1922	$ 2,867,940 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	881	$ 2,745,055 00
Policies new and renewed during 1922	308	979,575 00
Gross number and amount in force during 1922	1,189	$ 3,724,630 00
Less expired and cancelled during 1922	313	831,465 00
Net risks in force 31st December, 1922	876	$ 2,893,165 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes.

On policies in force 31st December, 1922.

	Three years and under.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 86,713 93
Amount of all premium notes, after deducting all payments thereon and assessments levied	79,425 63
Amount of premium notes received during the year 1922	29,387 25
Payments on the premium notes of 1922, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1922	....

Re-insurance.

Amount of premium notes given by the Company for re-insurance	$	756 75
Less payments made thereon		161 68
Residue of said premium notes and for which the Company is still liable		595 07

PURELY MUTUAL FIRE COMPANIES

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

PURELY MUTUAL FIRE INSURANCE COMPANIES.

Assets for the Year Ending 31st December, 1922.

	Name of Company	Realestate cash value	Mortgages, bonds, debentures and other securities	Cash	Agents' balances	Fixed payments of 1922 unpaid	Assessments of 1922 unpaid	Fixed payment and assessment of prior years	Unassessed premium note capital	Interest due and accrued	Short date notes	All other assets	Total assets	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual		11,000 00	5,419 93					39,069 91				55,489 84	1
2	Amherst Island		4,900 00	2,852 98					11,465 97				19,218 95	2
3	Ayr Farmers'			8,279 22			1,384 83	414 08	257,221 11	14 50			267,313 74	3
4	Bay of Quinte			641 96		368 45			45,888 87				46,899 28	4
5	Bertie and Willoughby			246 18		684 60			131,930 47				132,861 25	5
6	Bianshard			4,135 82			1,610 23		93,014 85				98,760 90	6
7	Blenheim North			3,227 41			1,100 70		131,000 40				135,328 51	7
8	Brant County			777 70		1,082 97			133,070 09				134,930 76	8
9	Canadian Millers'		322,321 88	9,165 69		340 00			97,024 60	8,035 70			436,887 87	9
10	Caradoc Farmers'			11,116 48		51 33			88,969 41				100,137 22	10
11	Clinton Township			4,346 57		254 47			137,188 73				141,789 77	11
12	Culross		5,000 00	5,748 28			1,485 40		84,417 04				96,650 72	12
13	Dereham & W. Oxford			783 48		887 60			164,025 90				165,696 98	13
14	Dorchester N. and S.		5,000 00	8,150 04		981 15			211,085 41				225,216 60	14
15	Downie			11,242 16			255 62	6 50	115,987 41				127,491 69	15
16	Dufferin Farmers'		3,000 00	2,216 86					213,867 04				219,083 90	16
17	Dumfries North and Waterloo South		13,500 00	2,340 71			1,986 55	143 75	417,916 04	227 50		59 00	436,173 55	17
18	Dunwich Farmers'			7,717 34		703 39			141,029 05				149,449 78	18
19	Easthope South		2,000 00	13,217 31			1,027 59	205 79	307,379 02				323,829 71	19
20	Ekfrid		6,046 91	495 97		384 71			97,737 22	137 38			104,802 19	20
21	Elma Farmers'			5,103 53			1,727 05		351,659 62				358,490 20	21
22	Eramosa		12,000 00	3,558 64		770 95			105,577 50				121,907 09	22
23	Erie Farmers'			2,296 93					137,650 06				139,946 99	23
24	Farmers' Central		50,000 00	1,823 06		750 92			595,712 25	490 59			648,776 82	24
25	Farmers' Union		23,075 00	10,961 50		6,656 27			424,434 18	618 52		164 33	465,909 80	25
26	Formosa		16,000 00	581 70	946 50	494 66			262,561 10				280,583 96	26
27	Germania		7,000 00	2,980 22					274,598 14				284,578 36	27
28	Glengarry Farmers'		7,868 24	23,767 00					161,131 36				192,766 60	28
29	Grand River			426 69				211 79	111,237 01				111,875 49	29
30	Grenville Patron		25,450 23	14,886 91					194,672 69				235,009 83	30
31	Grey and Bruce		7,000 00	1,278 75		1,209 42			165,266 84	70 91			174,825 92	31

32	Guelph Township			2,545 18		185 38			35,638 22				38,368 78	32
33	Halton Union			3,737 92					288,958 10		1,068 95		293,764 97	33
34	Hamilton Township		16,217 78	2,198 25		546 35			104,588 41	233 14			123,783 93	34
35	Hay Township			3,346 91					272,640 24				275,987 15	35
36	Hopewell Creek			413 66			422 00		42,666 92				43,502 58	36
37	Howick Farmers'	1,300 00	100 00	5,514 81		1,519 05			837,009 16	39 58			845,482 60	37
38	Howard Farmers'		10,084 57	13,141 84		308 95			206,667 04				230,202 40	38
39	Kent and Essex		25,415 27	4,325 00		1,689 20			248,093 46				279,522 93	39
40	Lambton Farmers'	1,200 00	45,114 92	15,348 41		3,361 45			174,188 53				239,213 31	40
41	Lanark Farmers'			1,274 41		1,333 81			277,536 35				280,144 57	41
42	Lennox and Addington			340 11		488 60			66,111 70				66,940 41	42
43	Lobo		23,500 00	1,146 30					53,883 37				78,529 67	43
44	London Township		15,000 00	12,890 69		142 95			98,155 22	191 00			126,379 86	44
45	McGillivray		9,500 00	3,686 00		395 70			23,385 09				36,966 79	45
46	McKillop			15,756 65		963 95		79 65	220,248 95				237,049 20	46
47	Maple Leaf		9,038 36	392 66		1,336 05			221,498 90	150 18			232,416 15	47
48	Nichol Mutual		10,000 00	794 62		658 26			144,070 25	266 76			155,789 89	48
49	Nissouri		5,025 00	2,630 22			874 25	861 16	411,880 78				421,271 41	49
50	Norfolk Farmers'		4,008 55	325 00		253 08			104,336 91	27 70			108,951 24	50
51	North Kent			5,817 19		262 96	2,311 14		99,250 51				107,641 80	51
52	Oneida Farmers'			2,204 81			57 43		34,332 82				36,595 06	52
53	Ontario Threshermen's Mutual		300 00	1,214 81		38 00			9,403 68				10,956 49	53
54	Osgoode			241 56					117,807 92				118,049 48	54
55	Otter Mutual			59 59		939 05			285,453 55				286,452 19	55
56	Oxford Farmers'			1,630 66			324 70	139 99	62,004 47				64,099 82	56
57	Peel and Maryboro	2,000 00	5,000 00	2,109 24		2,390 20			177,155 25				188,654 69	57
58	Peel County Farmers'		16,600 00	12,739 99	4,481 20	299 20			389,574 85	569 00			424,264 24	58
59	Prescott Farmers'		10,403 22	2,342 23		206 63			165,775 59				178,727 67	59
60	Puslinch			2,325 23		635 50	32 65		70,247 08				73,240 46	60
61	Saltfleet and Binbrook	400 00	15,000 00	1,357 80			492 01	31 08	188,421 46				205,702 35	61
62	Southwold Farmers'			6,158 09			1,332 39		90,535 45				98,025 93	62
63	Sydenham	8,500 00	18,293 84	371 60	165 44	1,021 14			606,957 08	373 92	7 94		635,690 96	63
64	Temiskaming			679 94		385 55		128 75	6,237 37				7,431 61	64
65	Thunder Bay			1,671 40		187 50			12,191 50				14,050 40	65
66	Townsend Farmers'			360 63		361 94			61,041 53				61,764 10	66
67	Usborne and Hibbert		1,000 00	10,337 26			648 70		211,832 45				223,818 41	67
68	Walpole Farmers'	2,500 00	5,000 00	5,924 82	96 50	572 10			99,904 46				113,997 88	68
69	Waterloo North		34,500 00	21,135 46			3,059 19	158 61	1,044,486 08				1,103,339 34	69
70	Wawanosh West		20,200 00	10,233 38		569 15			367,789 96	233 33			399,025 82	70
71	Westminster Township		20,442 84	1,912 33					94,532 68				116,887 85	71
72	Williams East		5,000 00	1,423 32		117 11			30,128 69				36,669 12	72
73	Yarmouth			1,498 80					78,830 56				80,329 36	73
	Totals	15,900 00	845,906 61	353,345 80	5,689 64	36,789 70	20,132 43	2,381 15	13,839,241 88	11,679 71	1,076 89	223 33	15,132,367 14	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1922.

	Name of Company	Losses			Borrowed money and bills payable	Interest accrued	Salaries and directors' fees	Agents' commission and fees	Retained balance of premium notes	Other liabilities	Total liabilities	Number of policies in force	Net amount of risk	
		Reported but not adjusted	Adjusted	Resisted										
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	
1	Algoma Mutual											1,306	2,143,282 00	1
2	Amherst Island											228	359,684 00	2
3	Ayr Farmers'									129 23	129 23	1,691	6,781,405 00	3
4	Bay of Quinte				1,000 00						1,000 00	1,409	3,156,543 00	4
5	Bertie and Willoughby		1,250 00		4,000 00	40 00					5,290 00	1,587	4,108,061 00	5
6	Blanshard											904	3,310,955 00	6
7	Blenheim North				1,300 00						1,300 00	791	3,168,565 00	7
8	Brant County				1,000 00						1,000 00	1,869	6,539,460 70	8
9	Canadian Millers'		10,000 00								10,000 00	423	1,343,650 00	9
10	Caradoc Farmers'								80 00		80 00	909	3,434,496 00	10
11	Clinton Township											1,316	4,154,456 00	11
12	Culross		3,500 00								3,500 00	910	2,211,430 00	12
13	Dereham and West Oxford				480 00	3 00					483 00	1,132	4,113,346 00	13
14	Dorchester North and South				4,000 00						4,000 00	2,243	8,087,590 00	14
15	Downie											955	4,326,280 00	15
16	Dufferin Farmers'											2,219	6,873,375 00	16
17	Dumfries North and Waterloo South				7,000 00						7,000 00	2,777	11,367,655 00	17
18	Dunwich Farmers'											1,250	4,236,075 00	18
19	Easthope South	1,300 00									1,300 00	1,561	6,671,640 00	19
20	Ekfrid				2,298 80						2,298 80	1,232	3,742,485 00	20
21	Elma Farmers'											1,510	7,661,890 00	21
22	Eramosa											1,210	2,455,160 00	22
23	Erie Farmers'											1,075	3,577,175 00	23
24	Farmers' Central											9,183	23,378,916 00	24
25	Farmers' Union											6,843	16,305,940 00	25
26	Formosa			1,857 65	5,000 00						6,857 65	3,668	8,368,326 00	26
27	Germania											2,421	7,548,474 00	27
28	Glengarry Farmers'											3,427	7,308,950 00	28
29	Grand River				1,000 00						1,000 00	1,100	3,816,463 00	29

30	Grenville Patron		200 00								200 00	3,438	8,652,143 00	30
31	Grey and Bruce											2,872	6,615,388 00	31
32	Guelph Township											330	817,320 00	32
33	Halton Union	300 00		3,810 00							4,110 00	3,689	10,907,205 00	33
34	Hamilton Township							110 00			110 00	1,795	3,526,335 00	34
35	Hay Township											2,072	7,195,480 00	35
36	Hopewell Creek											386	967,350 00	36
37	Howick Farmers'	100 00						72 26			172 26	6,093	18,280,442 50	37
38	Howard Farmers'											2,296	7,968,050 00	38
39	Kent and Essex											3,513	11,726,143 34	39
40	Lambton Farmers'											4,825	13,705,598 00	40
41	Lanark Farmers'											5,672	11,457,631 00	41
42	Lennox and Addington											1,002	2,296,919 00	42
43	Lobo											785	2,503,564 50	43
44	London Township							264 00			264 00	1,519	4,011,120 00	44
45	McGillivray											501	1,040,340 00	45
46	McKillop											6,340	6,427,310 00	46
47	Maple Leaf											4,628	9,858,110 00	47
48	Nichol Mutual											1,904	5,411,191 00	48
49	Nissouri								47 18	36 00	83 18	2,486	10,111,424 00	49
50	Norfolk Farmers'											1,380	3,120,720 00	50
51	North Kent											1,463	4,062,480 00	51
52	Oneida Farmers'											366	1,256,193 00	52
53	Ontario Threshermen's Mutual		500 00		845 00					433 65	1,778 65	127	117,721 00	53
54	Osgoode				5,500 00						5,500 00	919	2,677,555 00	54
55	Otter Mutual				4,226 63						4,226 63	1,980	7,157,250 00	55
56	Oxford Farmers'											652	1,730,221 00	56
57	Peel and Maryboro											3,524	12,646,005 00	57
58	Peel County Farmers'	1,700 00									1,700 00	4,580	14,497,428 00	58
59	Prescott Farmers'	300 00									300 00	3,190	6,968,372 00	59
60	Puslinch											656	2,068,920 00	60
61	Saltfleet and Binbrook											1,646	5,035,600 00	61
62	Southwold Farmers'	50 00									50 00	739	2,673,365 00	62
63	Sydenham	4,400 00			700 00						5,100 00	8,815	23,822,664 00	63
64	Temiskaming									39 00	39 00	233	370,614 00	64
65	Thunder Bay											198	345,100 00	65
66	Townsend Farmers'				4,800 00						4,800 00	857	2,529,240 00	66
67	Usborne and Hibbert											2,428	8,287,125 00	67
68	Walpole Farmers'											771	2,886,595 00	68
69	Waterloo North		2,110 00								2,110 00	6,212	22,239,912 00	69
70	Wawanosh West	2,918 25									2,918 25	4,255	10,209,812 50	70
71	Westminster Township											1,034	3,609,625 00	71
72	Williams East						12 00				12 00	546	1,196,270 00	72
73	Yarmouth											876	2,867,940 00	73
	Totals	11,068 25	17,560 00	5,667 65	43,150 43	43 00	12 00	446 26	127 18	637 88	78,712 65	160,742	456,407,519 54	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

Income for the Year Ending 31st December, 1922.

	Name of Company	Fees or surveys	Fixed payments, 1922	Assessments, 1922	Fixed payments of prior years	Assessments of prior years	Interest	Licenses, extra risks, trans. fees, re-insur. prems.	Re-insurance on Fire losses	Retained premiums	Borrowed money	Agents' balances	Cancelled policies	Other sources		Total	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c.	$ c.		$ c.	
1	Algoma Mutual	637 50	8,371 87				760 48	12 50							(a)	9,782 35	1
2	Amherst Island		679 82				354 99	3 25								1,038 06	2
3	Ayr Farmers'	450 00		12,625 58		766 60	189 07				5,350 00		67 00	60 78		19,509 03	3
4	Bay of Quinte		9,164 37		112 10		54 85				1,000 00			37 60		10,368 92	4
5	Bertie and Willoughby		11,974 12		332 36		136 66	19 60			4,000 00					16,462 74	5
6	Blanshard			8,907 98		257 09	15 18				5,500 00				(b)	14,680 25	6
7	Blenheim North			7,611 65		493 68	41 97				6,000 00			4 00		14,151 30	7
8	Brant County	5 00	16,654 38		622 36		720 18	190 73			1,000 00				(c)	19,192 65	8
9	Canadian Millers'		32,187 50		354 50		19,416 29	4.00							(d)	51,962 29	9
10	Caradoc Farmers'		7,252 76		25 78		290 22	29 70		61 00						7,659 46	10
11	Clinton Township		7,160 46		52 90		163 61									7,376 97	11
12	Culross			3,843 84		866 80	464 75									5,175 39	12
13	Dereham and W. Oxford		8,437 96		69 22		36 56				480 00					9.023 74	13
14	Dorchester N. and S.		15,881 19		299 65		704 56								(e)	16,885 40	14
15	Downie			6,161 01		157 71	173 59	165 00								6,657 31	15
16	Dufferin Farmers'		14,530 07		191 74		385 36	97 50							(f)	15,204 67	16
17	Dumfries North and Waterloo South	733 50		20,538 68		1,090 27	693 87				33,000 00		48 73		(g)	56,105 05	17
18	Dunwich Farmers'		10,071 56		472 93		264 41							71 35		10.880 25	18
19	Easthope South			7,901 12		901 46	268 82									9,071 40	19
20	Ekfrid		7,182 81		223 54		372 84	4 00			2,298 80				(h)	10,081 99	20
21	Elma Farmers'			13,505 00		1,247 05	644 46								(i)	15,396 51	21
22	Eramosa		4,908 75		632 70		849 41		184 00						(j)	6,574 86	22
23	Erie Farmers'	307 50	535 74				178 99									1,022 23	23
24	Farmers' Central		62,360 46			241 32	3,042 35	50 27	11,151 47	134 13						76,980 00	24
25	Farmers' Union	1,798 50	34,584 61		6,593 96		1,504 09	7 50	2,307 00					58 00	(k)	46,853 66	25
26	Formosa		21,321 43		611 57		908 50	9 80	303 00		5,000 00	146 94			(l)	28,301 24	26
27	Germania		15,572 15		264 60		648 79									16,485 54	27
28	Glengarry Farmers'		20,420 71				937 75		800 00						(m)	22,158 46	28
29	Grand River					50 40	106 09	3 50			1,000 00					1,159 99	29
30	Grenville Patron		21,104 17		180 26		1,763 22	15 50						2 70	(n)	23,065 85	30
31	Grey and Bruce		16,120 39		600 91		417 84		266 84							17,405 98	31
32	Guelph Township		1,443 02		171 82		52 17									1,667 01	32
33	Halton Union	1,127 00	22,126 15		221 35		600 33		3,451 90						(o)	27,526 73	33
34	Hamilton Township		8,041 38		546 25		978 33	262 30						55 60	(p)	9,883 86	34
35	Hay Township		1,209 95			98 04	245 60									1,553 59	35
36	Hopewell Creek			2,038 65		530 64	8 44				1,347 00					3,924 73	36
37	Howick Farmers'	24 90	36,314 99		941 58		773 03	1,341 02	121 33				3 30	289 86	(q)	39,810 05	37
38	Howard Farmers'		15,831 68		145 85		565 16						19 04	8 00	(r)	16,569 73	38
39	Kent and Essex		29,022 50		1,304 11		1,746 98	22 60							(s)	32,096 19	39
40	Lambton Farmers'		33,021 60		2,213 00		2,965 99	65 05						80 57	(t)	38,346 21	40

41	Lanark Farmers'		33,053 96		568 45		428 49								(u)	34,050 90	41
42	Lennox and Addington		6,926 70		210 65		58 54							7 50		7,203 39	42
43	Lobo		4,802 53				1,207 43									6,009 96	43
44	London Township		7,925 88		260 70		1,192 03								(v)	9,378 61	44
45	McGillivray		2,282 39		177 00		588 72									3,048 11	45
46	McKillop		11,666 70			288 25	305 64									12,260 59	46
47	Maple Leaf		21,170 90		857 40		1,061 93	1,232 50	1,374 05		800 00			53 70	(w)	26,550 48	47
48	Nichol Mutual		9,926 84		350 08		608 04									10,884 96	48
49	Nissouri	1,327 42		16,760 74		473 91	366 11	30 00		40 00	2,000 00			2 60		21,000 78	49
50	Norfolk Farmers'		9,362 20		170 43		257 03							267 20	(x)	10,056 86	50
51	North Kent		7,935 80	9,589 70	205 10		188 99	7 50			3,000 00				(y)	20,927 09	51
52	Oneida Farmers'			2,188 87		30 02	88 00	2 00								2,308 89	52
53	Ontario Threshermen's Mutual	198 00	2,330 42				2 64				845 00					3,376 06	53
54	Osgoode		5,662 26			4 50	70 21				5,500 00			3 71		11,240 68	54
55	Otter Mutual	599 00	15,706 40		673 85		22 25				4,226 63					21,228 13	55
56	Oxford Farmers'	21 00		2,924 85		285 53			137 19							3,368 57	56
57	Peel and Maryboro		22,983 15		1,192 05	4,049 20	250 00							48 50		28,522 90	57
58	Peel County Farmers'		34,596 55		141 10		1,059 16					1,224 15				37,020 96	58
59	Prescott Farmers'		21,056 57		24 30		768 04	5 90	1,700 00						(z)	23,554 81	59
60	Puslinch	198 00	3,491 39	73 55	233 60	197 85	176 48									4,370 87	60
61	Saltfleet and Binbrook			10,917 09		173 10	872 10	9 50								11,971 79	61
62	Southwold Farmers'			6,488 85		729 76	72 33				450 00					7,740 94	62
63	Sydenham		54,505 39		1,013 25		1,666 86	1,322 45	1,475 00		700 00	237 17		1,284 96	(z-1)	62,205 08	63
64	Temiskaming	171 00	2,028 51		65 00		79 99							*49,232 25		51,576 75	64
65	Thunder Bay	117 00	1,557 50		12 00		26 62									1,713 12	65
66	Townsend Farmers'		7,369 56		182 05						3,000 00	54 11				10,605 72	66
67	Usborne and Hibbert			13,939 10		347 05	205 49									14,491 64	67
68	Walpole Farmers'		6,378 25		320 68		383 37							121 00		7,203 30	68
69	Waterloo North			28,935 87		1,934 55	2,095 55						11 51		(z-2)	32,977 48	69
70	Wawanosh West		20,399 00		329 95		1,344 19	2,094 11	2,028 07	33 80			25 23			26,254 35	70
71	Westminster Township		7,732 17				1,319 77							3 50	(z-3)	9,055 44	71
72	Williams East		3,016 58		209 32		305 08		550 00							4,081 98	72
73	Yarmouth		2,414 41				71 22	35 51						16 00		2,537 14	73
	Totals	7,715 32	819,770 56	174,952 13	24,382 00	15,214 78	61,589 08	7,043 29	25,849 90	268 93	86,497 43	1,662 37	174 81	51,709 38		1,276,829 98	

* $49,204.00 contributed by the Mutual Companies of Ontario in payment of fire losses of the Company in the Northern Ontario conflagration of Oct. 4th, 1922, as at Dec. 31, 1922.

(a) Not including $700 00 from realization on securities.
(b) Not including 1,004.19 from realization on securities.
(c) Not including 6,958.75 from realization on securities.
(d) Not including 9,345.17 from realization on secutities.
(e) Not including 5,000 00 from realization on securities.
(f) Not including 1,500 00 from realization on securities.
(g) Not including 2,000.00 from realization on securities.
(h) Not including 665.50 from realization on securities.
(i) Not including 10,000 00 from realization on securities.
(j) Not including 2,000.00 from realization on securities.
(k) Not including $100.00 from realization on securities.
(l) Not including 500.00 from realization on securities.
(m) Not including 421.06 from realization on securities.
(n) Not including 293.62 from realization on securities.
(o) Not including 5,000.00 from realization on securities.
(p) Not including 747.02 from realization on securities.
(q) Not including 10,403.00 from realization on securities.
(r) Not including 4,416.36 from realization on securities.
(s) Not including 2,533.20 from realization on securities.
(t) Not including 4,717.71 from realization on securities.
(u) Not including $4,819.92 from realization on securities.
(v) Not including 500.00 from realization on securities.
(w) Not including 13,489.09 from realization on securities.
(x) Not including 849.35 from realization on securities.
(y) Not including 3,000.00 from realization on securities.
(z) Not including 1,785.47 from realization on securities.
(z-1) Not including 17,743.80 from realization on securities.
(z-2) Not including 200.00 from realization on securities.
(z-3) Not including 265.60 from realization on securities.

PURELY MUTUAL FIRE INSURANCE COMPANIES

Expenditure for the Year Ending 31st December, 1922

	Name of Company	Expenses of Management						Losses	Re-insurance	Refund, rebate and returned premiums	Payment of loans	*Temiskaming Relief	All other expenditure	Totals	
		Agents' commission, etc.	Law, arbitration and Division Court costs	Interest	Statutory assessment and license fees	Salaries and general expense account	Total expenses of management								
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	1,116 70	....	....	20 99	1,661 03	2,798 72	6,660 68	52 50	96 05	....	236 00	....	9,843 95	1
2	Amherst Island	135 88	....	....	12 04	214 02	361 94	168 74	....	....		44 00	....	574 68	2
3	Ayr Farmers'	....	10 00	66 90	46 35	1,981 37	2,104 62	10,260 31	....	....	5,350 00	....	....	17,714 93	3
4	Bay of Quinte	1,138 01	....	....	27 31	1,494 07	2,659 39	8,550 62	231 73	61 50	....	360 00	....	11,863 24	4
5	Bertie and Willoughby	309 31	....	....	32 67	1,736 13	2,078 11	19,998 68	....	213 24	....	....	....	22,290 03	5
6	Blanshard	....	....	78 10	27 90	505 09	611 09	7,806 50	....	....	5,500 00	384 00	....	14,301 59	6
7	Blenheim, North	....	....	68 71	27 22	877 15	973 08	7,014 22	....	....	4,700 00	360 00	....	13,047 30	7
8	Brant County	940 00	....	....	46 18	2,251 12	3,237 30	35,870 18	451 68	266 05	....	768 00	....	40,593 21	8
9	Canadian Millers'	72 50	2 00	....	17 56	7,535 83	7,627 89	33,300 26	8 32	491 91	....	200 00	(a) 10,276 75	(b) 51,905 13	9
10	Caradoc Farmers'	166 00	....	....	28 30	1,008 04	1,202 34	4,499 90	....	83 92	....	384 00	122 00	6,292 16	10
11	Clinton Township	263 50	....	....	30 80	1,054 36	1,348 66	8,044 05	....	64 45	....	....	25 00	9,482 16	11
12	Culross	226 50	....	....	22 34	508 16	757 00	5,501 50	....	....	....	264 00	....	6,522 50	12
13	Dereham and West Oxford	....	....	27 89	32 90	1,199 41	1,260 20	13,135 70	457 12	88 44	....	480 00	....	15,421 46	13
14	Dorchester North and South	399 00	....	348 15	54 30	1,667 21	2,468 66	9,277 88	472 85	353 07	3,000 00	930 00	....	16,502 46	14
15	Downie	....	....	....	33 95	883 97	917 92	4,460 10	....	....	....	504 00	....	5,882 02	15
16	Dufferin Farmers'	796 00	....	....	46 32	1,839 95	2,682 27	14,849 81	....	106 66	....	....	....	17,638 74	16
17	Dumfries North and Waterloo South	....	....	806 94	68 83	3,844 41	4,720 18	20,283 83	....	....	32,500 00	....	....	57,504 01	17
18	Dunwich Farmers'	169 50	....	....	32 76	923 80	1,126 06	9,448 90	35 50	127 68	....	480 00	....	11,218 14	18
19	Easthope South	....	....	....	42 75	1,229 58	1,272 33	1,526 33	....	....	....	700 00	....	(c) 3,498 66	19
20	Ekfrid	144 00	....	13 15	29 57	1,035 97	1,222 69	11,892 28	....	139 38	....	420 00	....	13,674 35	20
21	Elma Farmers'	....	....	....	50 86	1,062 88	1,113 74	27,142 67	....	152 25	....	876 00	....	(d) 29,284 66	21
22	Eramosa	364 50	13 00	....	25 92	546 72	950 14	6,791 90	1,007 85	36 30	111 31	....	....	8,897 50	22
23	Erie Farmers'	205 00	....	....	29 17	676 89	911 06	5,335 76	....	18 57	....	408 00	....	6,673 39	23
24	Farmers' Central	3,298 00	10 00	....	140 77	6,682 96	10,131 73	67,652 39	4,510 22	584 42	....	2,615 67	....	85,494 43	24
25	Farmers' Union	5,380 50	....	....	97 55	3,905 47	9,383 52	32,626 38	1,062 28	1,303 78	....	1,200 00	....	45,575 96	25
26	Formosa	984 77	....	....	64 44	2,989 70	4,038 91	30,028 60	2,755 33	135 82	....	1,037 37	....	(e) 37,996 03	26
27	Germania	1,106 00	....	....	51 05	1,835 95	2,993 00	16,115 00	1,177 02	95 62	....	876 00	....	(f) 21,256 64	27
28	Glengarry Farmers'	1,633 65	....	....	50 74	1,636 01	3,320 40	17,472 00	1,103 25	373 77	....	....	....	22,269 42	28
29	Grand River	....	....	....	29 99	720 77	750 76	4,109 60	....	....	....	....	....	4,860 36	29
30	Grenville Patron	1,054 90	....	....	64 10	2,796 33	3,915 33	26,168 61	....	632 42	....	1,152 00	401 40	(g) 32,269 76	30
31	Grey and Bruce	1,452 17	....	....	47 78	2,622 78	4,122 73	11,528 74	1,248 06	213 99	....	....	....	(h) 17,113 52	31
32	Guelph Township	123 00	....	....	14 20	276 56	413 76	233 00	84 45	....	....	90 00	....	821 21	32
33	Halton Union	2,040 50	....	....	72 42	3,040 29	5,153 21	29,567 60	1,834 20	1,403 60	....	1,235 00	....	39,193 61	33
34	Hamilton Township	997 50	28 63	....	30 00	1,207 71	2,263 84	7,166 10	262 30	370 40	....	420 00	....	(i) 10,482 64	34
35	Hay Township	194 00	....	....	48 92	1,282 23	1,525 15	7,107 31	....	11 08	....	....	....	8,643 54	35
36	Hopewell Creek	82 00	....	35 55	15 99	375 95	509 49	1,598 64	....	....	1,478 68	....	....	3,586 81	36
37	Howick Farmers'	1,581 25	....	....	111 68	5,064 06	6,756 99	36,803 03	2,094 11	677 52	....	2,078 83	....	48,410 48	37
38	Howard Farmers'	160 00	....	....	51 23	1,777 84	1,989 07	7,596 32	....	382 25	....	876 00	....	10,843 64	38
39	Kent and Essex	3,012 00	....	....	68 40	2,733 63	5,814 03	25,143 15	31 06	1,335 37	....	....	....	32,323 61	39
40	Lambton Farmers'	3,482 00	10 00	....	83 28	3,679 28	7,254 56	27,875 06	236 07	1,140 50	....	1,560 00	....	(j) 38,066 19	40
41	Lanark Farmers'	3,896 50	....	....	71 02	2,388 55	6,356 07	34,737 73	....	291 34	....	....	....	41,385 14	41
42	Lennox and Addington	1,022 05	....	....	22 27	1,169 73	2,214 05	6,544 53	30 44	133 28	....	264 00	....	9,186 30	42
43	Lobo	338 75	....	....	23 63	935 44	1,297 82	2,059 67	....	200 44	....	288 00	....	(k) 3,845 93	43

44	London Township	497 00	1 00		31 32	1,042 96	1,572 28	2,739 50		469 10		456 00		5,236 88	44
45	McGillivray	93 00			15 78	455 22	564 00	31 03	21 88	186 64		120 00		923 55	45
46	McKillop	542 70	25 00		44 64	1,493 47	2,105 81	5,023 69		225 45				7,354 95	46
47	Maple Leaf	2,949 70		116 30	67 22	3,678 67	6,811 89	28,580 07	606 25	448 58	3,800 00	1,229 00		41,475 79	47
48	Nichol Mutual	1,118 19			37 65	2,095 71	3,251 55	8,046 20		252 79			127 40	(l) 11,677 94	48
49	Nissouri	796 00		10 20	64 91	2,077 05	2,948 16	12,350 43		190 19	2,000 00	1,200 00		18,688 78	49
50	Norfolk Farmers'	1,478 42		75 69	26 65	1,815 87	3,396 63	4,264 33		175 35		358 00		(m) 8,194 31	50
51	North Kent	287 00		50 65	31 26	1,230 18	1,599 09	14,219 09		133 73	3,000 00			18,951 91	51
52	Oneida Farmers'				16 77	568 26	585 03	3,630 33				144 00		4,359 36	52
53	Ontario Threshermen's Mutual	647 71	182 27		20 00	899 81	1,749 79	85 26					326 20	2,161 25	53
54	Osgoode	300 75			24 70	958 85	1,284 30	14,805 76		311 24				16,401 30	54
55	Otter Mutual	1,090 00	4 00	40 01	48 10	2,022 60	3,204 71	18,691 67	212 20	503 55		816 00		23,428 13	55
56	Oxford Farmers'	149 00			19 91	662 59	831 50	1,819 33	465 53			208 00		3,324 36	56
57	Peel and Maryboro	1,228 50			81 42	2,938 73	4,248 65	24,716 42	308 15	727 42				30,000 64	57
58	Peel County Farmers'	1,490 00			90 57	4,657 76	6,238 33	25,865 20	915 50	1,184 85		1,730 00		35,933 88	58
59	Prescott Farmers'	57 40			47 00	1,945 57	2,049 97	19,212 62	919 50	661 94		786 00		23,630 03	59
60	Puslinch		2 00		21 68	850 26	873 94	10,164 05		125 07		240 00		11,403 06	60
61	Saltfleet and Binbrook	342 20	532 17	91 15	37 64	1,803 89	2,807 05	12,952 00		54 41		588 00		16,401 46	61
62	Southwold Farmers'	234 00		5 15	24 30	657 74	921 19	3,908 90		17 70	450 00	307 00		5,604 79	62
63	Sydenham	3,489 17	21 65	72 01	136 72	6,152 68	9,872 23	53,783 62	1,880 76	132 27	8,000 00	2,640 00	300 33	(n) 76,609 21	63
64	Temiskaming	470 50			11 08	650 13	1,131 71	51,126 35		136 29				52,394 35	64
65	Thunder Bay	117 00			11 75	486 10	614 85			14 90		38 00	60 00	727 75	65
66	Townsend Farmers'	585 00		229 30	23 34	824 23	1,661 87	6,591 17		205 08	2,500 00	262 74		11,220 86	66
67	Usborne and Hibbert	158 75	1 00		54 78	1,471 97	1,686 50	9,897 15		1 90		960 00		12,545 55	67
68	Walpole Farmers'				25 78	1,371 94	1,397 72	1,995 10		120 10		350 00		3,862 92	68
69	Waterloo North	2,086 00			122 49	4,437 63	6,646 12	20,277 45		70 28		2,400 00		29,393 85	69
70	Wawanosh West	1,150 00	1,587 55		67 45	2,694 52	5,499 52	16,786 44	1,343 42	413 21		1,000 00		25,042 59	70
71	Westminster Township	202 50	2 00		28 94	977 03	1,210 47	6,001 80		619 32		396 00		8,227 59	71
72	Williams East	197 00			16 55	564 45	778 00	2,255 45	147 23	21 66		140 00		3,342 34	72
73	Yarmouth	76 00	50		25 33	749 55	851 38	2,603 30	63 06	70 00		324 00		3,911 74	73
	Totals	60,119 43	2,432 77	2,135 85	3,222 18	135,093 82	203,004 05	1,046,377 97	26,029 82	19,058 09	72,389 99	38,183 61	11,639 08	1,416,682 61	

(a) Refunded to members, $9,976.75.
(b) Not including $10,577.70 invested.
(c) Not including 4,000.00 invested.
(d) Not including 3,000 00 invested.
(e) Not including 5,000.00 invested.

(f) Not including $2,031.00 invested.
(g) Not including 1,000.00 invested.
(h) Not including 3,208.17 invested.
(i) Not including 1,000 00 invested
(j) Not including 5,000.00 invested.

(k) Not including $3,000.00 invested.
(l) Not including 5,175.00 invested.
(m) Not including 2,510.66 invested.
(n) Not including 3,300.00 invested.

• Contributions to the fire loss of the Temiskaming Mutual Fire Insurance Company in the Northern Ontario conflagration of 4th October, 1922

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.

Comparative Summary of Assets and Premium Notes for Year Ending 31st December, 1922.

	Name of Company	Gross amount at risk on mutual plan	Premium notes net unassessed	Surplus of general assets over liabilities	New business taken during 1922	Premium notes taken during year 1922	
		$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	2,152,282 00	39,069 91	55,489 84	723,365 00	21,700 95	1
2	Amherst Mutual	359,684 00	11,465 97	19,218 95	85,870 00	3,375 80	2
3	Ayr Farmers'	6,781,405 00	257,221 11	267,184 51	2,016,780 00	86,158 50	3
4	Bay of Quinte	3.209,785 00	45,888 87	45,899 28	1,108,275 00	22,426 00	4
5	Bertie and Willoughby	4,108,061 00	131,930 47	127,571 25	1,509,655 00	59,477 00	5
6	Blanshard	3,310,955 00	93,014 85	98,760 90	1,071,730 00	34,893 63	6
7	Blenheim North	3,168,565 00	131,000 40	135,328 51	899,120 00	42,133 00	7
8	Brant County	6,702,431 00	133,070 09	133,930 76	1,586,010 00	42,024 48	8
9	Canadian Millers'	1,343,650 00	97,024 60	426,887 87	532,400 00	64,287 00	9
10	Caradoc Farmers'	3,434,496 00	88,969 41	100,057 22	1,215,855 00	36,475 65	10
11	Clinton Township	4,154,456 00	137,188 73	141,789 77	1,677,258 00	60,636 24	11
12	Culross	2,211,430 00	84,417 04	93,150 72	835,250 00	33,410 00	12
13	Dereham and West Oxford	4,325,446 00	164,025 90	165,696 98	1,657,090 00	80,771 40	13
14	Dorchester North and South	8,318,015 00	211,085 41	221,216 60	3,112,690 00	93,380 70	14
15	Downie Mutual	4,326,280 00	115,987 41	127,492 69	1,459,475 00	43,784 25	15
16	Dufferin Farmers'	6,873,375 00	213,867 04	219,083 90	2,486,980 00	87,450 07	16
17	Dumfries North and Waterloo South	11,367,655 00	417,916 04	429,173 55	3,181,475 00	126,085 00	17
18	Dunwich Farmers'	4,250,275 00	141,029 05	149,449 78	1,198,800 00	47,912 00	18
19	Easthope South	6,671,640 00	307,379 02	322,529 71	2,075,820 00	103,791 00	19
20	Economical Mutual	6,129,117 00	214,935 92	1,068,392 76	2,400,081 00	143,870 87	20
21	Ekfrid	3,742,485 00	97,737 22	102,503 39	1,508,515 00	45,255 45	21
22	Elma Farmers'	7,661,890 00	351,659 62	358,490 20	2,015,025 00	100,751 25	22
23	Eramosa Mutual	2,965,560 00	105,577 50	121,907 09	987,760 00	46,790 75	23
24	Erie Farmers'	3,577,175 00	137,650 06	140,125 98	658,200 00	26,528 00	24
25	Farmers' Central	25,407,296 00	595,712 25	648,776 82	9,074,169 00	276,961 00	25
26	Farmers' Union	16,830,456 00	424,434 18	465,909 80	5,471,030 00	186,040 00	26
27	Formosa Mutual	9,423,806 00	262,561 10	273,726 31	3,091,789 00	126,071 00	27
28	Germania Farmers'	8,142,248 00	274,598 14	284,578 36	3,596,097 50	143,843 90	28
29	Glengarry Farmers'	7,456,050 00	161,131 36	192,762 60	2,816,050 00	84,481 50	29
30	Gore District	6,293,301 00	230,741 00	1,073,653 35	2,560,818 31	141,053 00	30
31	Grand River	3,823,483 00	111,237 01	111,875 49	1,326,973 00	40,100 09	31
32	Grenville Patron	8,652,143 00	194,672 69	234,809 83	2,813,910 00	84,417 30	32
33	Grey and Bruce	7,050,591 00	165,266 84	174,825 92	2,587,886 00	79,683 00	33
34	Guelph Township	861,320 00	35,638 22	38,368 78	308,220 00	14,642 00	34
35	Halton Union	11,844,905 00	288,958 10	289,654 97	4,007,965 00	138,029 50	35
36	Hamilton Township	3,710,835 00	104,588 41	123,673 93	1,221,340 00	44,764 45	36

37	Hay Township	7,195,480 00	272,640 24	275,987 15	2,021,650 00	83,138 00	37
38	Hopewell Creek	967,350 00	42,666 92	43,502 58	191,635 00	9,697 50	38
39	Howard Farmers'	7,968,050 00	206,667 04	230,202 40	2,875,975 00	86,279 25	39
40	Howick Farmers'	19,307,397 50	837,009 16	845,310 34	5,290,185 00	264,509 25	40
41	Kent and Essex	11,748,285 00	248,093 46	279,522 93	4,361,105 00	122,776 19	41
42	Lambton Farmers'	13,736,031 00	174,188 53	239,213 31	5,080,670 00	101,613 30	42
43	Lanark County Farmers'	11,457,631 00	277,536 35	280,144 57	4,110,521 00	122,748 10	43
44	Lennox and Addington	2,304,785 00	66,111 70	66,940 41	783,470 00	27,531 41	44
45	Lobo	2,503,564 50	53,883 37	78,529 67	789,915 00	23,697 45	45
46	London Township	4,011,120 00	98,155 22	126,115 86	1,389,871 00	41,718 65	46
47	McGillivray	1,049,095 00	23,385 09	36,846 79	357,080 00	10,712 40	47
48	McKillop	6,427,310 00	220,248 95	237,049 20	1,599,295 00	63,169 00	48
49	Maple Leaf	10,253,685 00	221,498 90	232,416 15	3,098,130 00	93,387 95	49
50	Monarch	....	....	41,594 98	....	....	50
51	Nichol Mutual	5,411,191 00	144,070 25	155,789 89	1,399,615 00	44,189 25	51
52	Nissouri	10,111,424 00	411,880 78	421,188 23	3,220,585 00	145,773 00	52
53	Norfolk Farmers'	3,120,720 00	104,336 91	108,951 24	930,225 00	37,209 00	53
54	North Kent	4,062,480 00	99,250 51	107,641 80	1,589,600 00	47,688 00	54
55	Oneida Farmers'	1,256,193 00	34,332 82	36,595 06	488,130 00	14,705 80	55
56	Ontario Threshermen's	117,721 00	9,403 68	9,177 00	118,421 00	11,772 10	56
57	Osgoode	2,677,555 00	117,807 92	112,549 48	917,110 00	47,185 50	57
58	Otter Mutual	7,157,250 00	285,453 55	282,225 46	2,273,450 00	89,130 00	58
59	Oxford Farmers'	1,869,880 00	62,004 47	64,099 82	651,725 00	22,795 00	59
60	Peel and Maryboro	12,715,005 00	177,155 25	188,654 69	3,218,527 00	66,124 50	60
61	Peel County	14,960,028 00	389,574 85	422,564 24	5,073,308 00	171,683 25	61
62	Perth	15,778,396 00	227,670 60	919,964 59	6,432,013 00	152,101 44	62
63	Prescott	7,215,572 00	165,775 59	178,427 67	2,909,092 00	87,272 76	63
64	Puslinch	2,066,620 00	70,247 08	73,240 46	688,375 00	27,535 00	64
65	Saltfleet and Binbrook	5,035,600 00	188,421 46	205,702 35	1,621,750 00	67,222 17	65
66	Southwold	2,673,365 00	90,535 45	97,975 93	738,850 00	29,554 00	66
67	Sydenham	24,762,323 00	606,957 08	630,590 96	8,447,640 00	256,221 00	67
68	Temiskaming	370,614 00	6,237 37	7,392 61	197,675 00	5,930 25	68
69	Thunder Bay	345,100 00	12,191 50	14,050 40	131,450 00	5,915 25	69
70	Townsend	2,529,240 00	61,041 53	56,964 10	1,002,075 00	29,341 94	70
71	Usborne and Hibbert	8,287,125 00	211,832 45	223,818 41	2,029,780 00	60,176 60	71
72	Walpole Farmers'	2,886,595 00	99,904 46	113,997 88	685,185 00	28,034 95	72
73	Waterloo Mutual	12,185,609 00	250,504 13	1,079,535 69	4,629,900 00	160,827 85	73
74	Waterloo, North	22,239,912 00	1,044,486 08	1,101,229 34	6,845,210 00	340,468 00	74
75	Wawanosh, West	10,872,260 00	367,789 96	396,107 57	2,815,790 00	112,631 60	75
76	Wellington Mutual	9,000 00	60 96	133,263 23	800 00	6 65	76
77	Westminster Township	3,609,625 00	94,532 68	116,887 85	1,422,200 00	42,666 00	77
78	Williams East	1,241,245 00	30,128 69	36,669 12	431,330 00	12,939 90	78
79	Yarmouth	2,893,165 00	78,830 56	80,329 36	979,575 00	29,387 25	79
	Totals	508,033,144 00	14,763,154 49	19,378,909 14	168,718,614 81	6,010,922 19	

MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1913 to 1922 inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance for the thirty years, 1893 to 1922 inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1913 to 1922, both inclusive—as reported to the Department of Insurance for Ontario by Provincial licensees. 2. The amount paid for such losses caused by incendiarism or supposed incendiarism. 3. The amount paid for such losses caused by lightning.

Year.	Class of Company.	Total amount paid for losses caused by fire and lightning in the Province during the year, as reported to the Department of Insurance for Ont. by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses on buildings and contents reported to have been caused by lightning.	Amount paid for such losses on live stock reported to have been caused by lightning.
		$ c.	$ c.	$ c.	$ c.
1913	69 Purely Mutual Companies...	515,045 72	12,539 35	230,479 25	....
	12 Cash-Mutual Companies....	757,015 44	91,846 22	65,301 99	....
	5 Stock Companies...........	187,845 75	954 27	9,323 11	....
	86 Companies................	1,459,906 91	32,439 84	305,104 35	....
1914	70 Purely Mutual Companies...	436,125 51	13,150 96	172,822 26	....
	11 Cash-Mutual Companies.....	732,180 78	20,533 56	34,675 28	....
	5 Stock Companies...........	223,380 17	3,818 36	3,991 90	....
	86 Companies................	1,391,686 46	37,502 88	211,489 44	....
1915	70 Purely Mutual Companies...	446,553 65	10,118 67	126,368 01	....
	10 Cash-Mutual Companies....	520,383 15	16,634 60	20,832 71	....
	5 Stock Companies...........	277,882 86	3,264 48	1,803 10	....
	85 Companies................	1,244,819 66	30,017 75	149,003 82	....
1916	70 Purely Mutual Companies...	537,331 66	18,731 00	185,924 44	....
	10 Cash-Mutual Companies.....	659,669 38	47,834 80	34,132 09	....
	4 Stock Companies...........	265,006 92	6,302 00	1,873 37	....
	84 Companies................	1,462,007 96	72,867 80	221,929 90	....
1917	70 Purely Mutual Companies...	577,677 91	5,555 45	256,941 44	....
	9 Cash-Mutual Companies....	638,594 64	12,116 99	59,402 93	....
	2 Stock Companies...........	200,731 65	5,208 25	10,379 48	....
	81 Companies................	1,417,004 20	22,880 69	326,723 85	....
1918	71 Purely Mutual Companies...	630,814 15	8,805 00	148,283 35	78,603 91
	9 Cash-Mutual Companies....	794,982 88	17,088 46	68,577 37	1,304 75
	2 Stock Companies...........	222,112 04	947 77	11,123 85	....
	82 Companies................	1,647,909 07	26,841 23	227,984 57	79,908 66
1919	71 Purely Mutual Companies...	599,813 83	10,211 00	142,701 13	89,148 09
	9 Cash-Mutual Companies.....	562,429 92	15,617 29	95,913 47	5,478 81
	2 Stock Companies...........	196,401 12	4,935 13	26,828 19	....
	82 Companies................	1,358,644 87	30,763 42	265,442 79	94,626 90
1920	72 Purely Mutual Companies...	620,839 35	11,089 00	116,173 17	95,336 06
	9 Cash Mutual Companies....	571,214 41	16,767 74	44,055 34	1,678 00
	2 Stock Companies...........	265,410 46	950 78	9,289 05	....
	83 Companies................	1,457,464 22	28,807 52	169,517 56	97,014 06
1921	72 Purely Mutual Companies...	929,811 08	4,425 00	189,290 45	85,389 88
	6 Cash-Mutual Companies....	692,139 18	6,637 60	53,237 21	9,696 87
	3 Stock Companies...........	658,429 42	5,918 40	23,684 77	....
	81 Companies................	2,280,379 68	16,981 00	266,212 43	95,066 75
1922	73 Purely Mutual Companies...	1,046,377 97	3,148 33	220,368 14	64,373 81
	6 Cash Mutual Companies.....	634,294 16	35,082 71	5,069 06	5,368 91
	3 Stock Companies...........	938,692 58	28,939 95	3,492 30	....
	82 Companies................	2,619,364 71	67,170 99	228,929 50	69,742 72

FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table Showing by Years, Averages and Percentages for the 30 Years from 1893 to 1922, Inclusive.

Year	Number of companies	Average assets	Average liabilities	Average surplus	Average net amount at risk	Percentage of average surplus to average amount at risk	Average cost of management	Percentage of average cost of management to average amount at risk	Average amount paid for losses	Percentage of average amount paid for losses to average amount at risk	*Total percentage of average cost of management to average amount at risk; and of the average amount paid for losses to average amount at risk.
		$ c.	$ c.	$ c.	$ c.		$ c.		$ c.		
1893......	60	53,032 97	697 87	52,335 10	1,549,514 00	3.377	837 78	.0540	2,639 51	.170	.2240
1894......	63	52,639 36	977 54	51,661 82	1,578,200 00	3.273	873 05	.0553	3,477 10	.220	.2753
1895......	69	50,017 82	684 36	49,333 46	1,507,922 00	3.271	884 61	.0586	2,994 25	.198	.2566
1896......	72	50,613 37	771 15	49,842 22	1,522,459 00	3.273	885 01	.0581	2,609 95	.171	.2291
1897......	72	53,188 87	691 69	52,497 18	1,594,577 00	3.292	885 98	.0555	2,351 13	.147	.2025
1898......	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	900 59	.0553	2,996 62	.184	.2393
1899......	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	.0556	2,235 19	.133	.1886
1900......	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	.0491	2,968 90	.164	.2131
1901......	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,558 30	.134	.1826
1902......	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903......	73	76,603 26	454 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904......	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905......	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906......	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907......	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908......	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909......	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910......	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911......	69	121,569 36	389 43	121,179 98	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912......	69	126,295 74	294 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913......	69	130,692 23	394 48	130,279 83	3,866,184 36	3.369	1,759 64	.0455	7,464 43	.193	.2385
1914......	70	134,546 38	532 49	134,014 43	3,955,215 56	3.388	1,656 03	.0418	6,230 34	.157	.1988
1915......	70	139,792 66	448 95	139,343 70	4,126,586 46	3.376	1,776 90	.0430	6,379 33	.154	.1970
1916......	70	145,872 94	687 89	145,185 83	4,316,262 46	3.363	1,895 09	.0439	7,676 16	.177	.2209
1917......	70	152,223 63	607 17	151,616 46	4,549,791 77	3.332	2,042 71	.0448	8,252 54	.181	.2258
1918......	71	160,372 05	824 21	159,547 85	4,814,198 45	3.316	2,103 77	.0431	8,884 70	.184	.2271
1919......	71	176,142 28	305 48	175,836 80	5,210,582 48	3.375	2,316 43	.0444	8,447 66	.162	.2064
1920......	72	193,458 70	317 12	193,141 32	5,692,476 96	3.392	2,543 94	.0446	8,622 76	.151	.1956
1921......	72	203,371 20	705 00	202,666 19	6,044,804 14	3.352	2,664 77	.0440	12,914 04	.213	.2570
1922......	73	207,292 70	1,078 25	206,214 45	6,252,157 80	3.298	2,780 87	.0444	14,333 94	.229	.2734

*The figures in this column read as cents give the average cost per $100 of insurance per annum, that is, .2240 — .22 40-100 cents.

FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table showing by years the Number of Companies, Total Assets, Total Liabilities, Total Net Amount at Risk, Total Cost of Management and Total Amount of Losses Paid, for the 30 years from 1893 to 1922, inclusive.

Year	Number of Companies	Total Assets	Total Liabilities	Total Net Amount at Risk	Total Cost of Management	Total Amount of Losses Paid
		$ c.	$ c.	$ c.	$ c.	$ c.
1893	60	3,181,978 22	41,872 42	92,970,899 00	50,267 00	158,370 98
1894	63	3,316,279 75	61,585 52	99,426,630 00	55,002 38	219,057 54
1895	69	3,451,229 76	47,221 25	104,046,645 00	61,038 58	206,603 36
1896	72	3,644,162 96	55,523 19	109,617,060 00	63,721 18	187,916 45
1897	72	3,829,599 26	49,801 99	114,809,593 00	63,790 58	169,281 88
1898	75	4,097,623 98	63,226 47	121,965,359 00	67,544 96	224,747 15
1899	75	4,312,225 58	44,978 15	125,677,413 00	69,913 00	167,639 29
1900	74	4,563,701 89	42,111 65	133,274,373 00	65,451 45	219,699 12
1901	75	4,909,905 31	43,170 84	142,878,557 00	69,547 83	191,872 70
1902	74	5,263,370 54	33,379 76	150,981,746 00	71,022 23	202,472 02
1903	73	5,592,038 34	33,187 04	160,385,333 00	74,380 42	255,227 06
1904	72	5,907,474 01	30,841 27	169,847,278 00	78,315 96	279,325 92
1905	70	6,246,102 55	17,654 85	179,925,052 00	79,574 83	270,772 86
1906	69	6,546,964 45	15,885 74	190,139,952 00	85,601 85	359,980 45
1907	69	6,959,999 47	21,507 51	201,055,392 00	86,070 51	303,924 51
1908	69	7,243,527 16	38,331 27	210,097,305 00	91,123 04	374,593 39
1909	68	7,678,295 81	26,043 62	220,054,980 00	95,764 15	297,459 88
1910	69	8,025,136 85	17,767 24	231,991,755 00	101,345 51	409,451 68
1911	69	8,383,438 60	23,620 86	244,064,150 00	107,189 31	469,671 16
1912	69	8,714,406 51	20,344 37	255,573,924 64	112,707 67	408,326 46
1913	69	9,017,764 20	27,219 55	266,766,720 77	121,415 61	515,045 72
1914	70	9,418,246 92	37,274 82	276,865,089 54	115,922 54	436,125 51
1915	70	9,785,486 06	31,426 88	288,861,052 43	124,383 07	446,553 65
1916	70	10,211,106 27	48,152 38	302,138,372 22	132,656 25	537,331 66
1917	70	10,655,654 64	42,501 96	318,485,423 61	142,989 74	577,677 91
1918	71	11,386,416 54	58,519 04	341,798,832 10	149,382 66	630,814 15
1919	71	12,506,102 02	21,689 31	369,951,356 10	164,467 12	599,783 83
1920	72	13,929,026 78	22,832 97	409,858,341 60	183,164 87	620,839 35
1921	72	14,642,726 64	50,760 36	435,225,899 50	191,863 84	929,811 08
1922	73	15,132,367 14	78,712 65	456,407,519 54	203,004 05	*1,046,377 97

* Total amount paid for Losses by Purely Mutual Companies, for the 30 years, 1893 to 1922, both inclusive, $11,716,669.53.

WEATHER INSURANCE COMPANIES

(Mutual—R.S.O. 1914, Chap. 183, Part III)

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

HURON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, ZURICH, ONT.

Commenced business 31st May, 1906.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Andrew Christie	Cromarty.
George Penhale	Exeter.
Geo. McKee	Seaforth.
Benson Williams	Exeter.
D. Fotheringham	Brucefield.
Moses Geiger	Zurich.
Henry Rau	Zurich.
Roger Northcott	Exeter.
James Scott	Cromarty.

OFFICERS.

Andrew Christie, President	Cromarty.
George Penhale, Vice-President	Exeter.
Chas. Monteith, Secretary-Treasurer	Woodham.

AUDITORS.

John Campbell	Exeter.
Henry Strang	Hensall.

Unassessed premium note capital, $182,913.37.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash on hand at Head Office	$	24 98
Cash in Molsons Bank, Hensall, Ont		520 50
Amount unpaid for fixed payments of 1922		201 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		182,913 37
Total assets	$	183,659 85

Liabilities.

Amount of borrowed money	$	8,500 00

Receipts.

Cash balance at 31st December, 1921 (not extended), $138.06.
Held by agents for fees (not extended), $1,489.00.

Cash received for fixed payments due in 1922	$	9,333 90
" fixed payments due in prior years		109 40
" interest		5 60
Cash borrowed during 1922		5,500 00
Cash received for rebate of interest		17 25
Total receipts	$	14,966 15

Expenditure.

Expenses of management:	
Amount paid for commission	$ 309 41
" investigation of claims	343 90
" statutory assessment and license fee	36 22
" printing, stationery and advertising	145 40
" salaries, directors' and auditors' fees	845 10
" postage, telephone, telegrams and express	114 40
" rent (directors' meetings) and miscellaneous	16 00
" travelling expenses	616 00
" stamp tax	2 34
" interest	593 50
" revenue tax—Dominion Government	30 45
Total expenses of management	$ 3,052 72
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	5,951 77
Cash paid for rebate	154 24
Cash paid for repayment of loans	5,400 00
Total	$ 14,558 73

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1922.

	Three years
Cash	$ 4,925,550 00

MOVEMENT IN RISKS.

Mutual System	Number	Amount
Policies in force 31st December, 1921	3,049	$4,693,285 00
Policies new and renewed during 1922	1,079	1,793,175 00
Gross number and amount in force during 1922	4,128	$6,486,460 00
Less expired and cancelled in 1922	1,122	1,560,910 00
Net risks in force, 31st December, 1922	3,006	$4,925,550 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment	$209,014 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	182,913 37
Amount of premium notes received during the year 1922	76,111 00
Payments on premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	8,560 90

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business 18th August, 1904.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Wm. Park	Belwood.
Willis Potter	Waldemar.
C. E. Archibald	Grand Valley.
John Sime	Grand Valley.
Wm. Scaiffe	Grand Valley.
James Corbett	Riverview.
F. H. Neil	London.
M. Baker	Rodney.
W. J. Jelly	Waldemar.
N. J. Stanley	Denfield.
John C. Ross	Port Dover.

OFFICERS.

Wm. Park, President	Belwood.
Willis Potter, Vice-President	Waldemar.
W. A. Wansborough, Secretary and Treasurer	Grand Valley.

AUDITORS.

E. H. Lindsay	Grand Valley.
W. O'C. Ahern	Grand Valley.

Unassessed premium note capital, $218,761.42.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate		$ 2,500 00
Canada War Loan		8,000 00
Cash on hand		
Cash in Royal Bank, Grand Valley	$ 8,036 04	
" The Union Bank, Shelburne	57	
" Home Bank, in various branches	7 26	
" Standard Bank, various branches	16 63	
" Huron and Erie Mortgage Corporation, London	2 29	
" Dominion Bank, St. Thomas	4 83	
" Bank of Hamilton, various branches	17 71	
" Sterling Bank, various branches	9 30	
" Canadian Bank of Commerce, Thedford	3 65	
" Bank of Toronto, Stayner	2 72	
" Bank of Montreal	21 98	
		8,122 98
" agents' hands		1,414 92
Amount unpaid of fixed payments of 1922		4,008 80
Amount of premium notes, after deducting all payments thereon and assessments levied		218,761 42
Interest accrued		50 92
Office furniture and safe (not extended), $500.00.		
Total assets		$ 242,859 04

Liabilities.

None.

Receipts.

Cash balance at 31st December, 1921 (not extended), $2,991.51.

Cash received as fixed payments due in 1922	$ 13,152 24
" fixed payments due in prior years	1,451 35
" interest	446 36
" agents' balances of 1921 received in 1922	1,338 50
" assessments levied in prior years	12,875 69
" all other	352 49
Total	$ 29,616 63

Expenditure.

Expenses of management:	
Cash paid for agents' commission	$ 1,583 40
" fuel and light	88 93
" investigation and adjustment of claims	966 74
" statutory assessment and license fee	70 95
" travelling expenses	466 70
" salaries, directors' and auditors' fees	2,997 00
" printing, stationery and advertising	367 28
" insurance	27 20
" postage, telephone, telegrams and express	869 11
" taxes (Government and Municipal)	122 80
" interest	40 62
" all other	23 25
Total expenses of management	$ 7,623 98
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1922	$ 1,557 34
" losses which occurred during 1922	9,015 83
" rebates	288 01
" repayment of loans	6,000 00
Total expenditure	$ 24,485 16

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1922.

	Three Years
Mutual	$ 9,412,435 00

MOVEMENT IN RISKS.

Mutual System.	Number	Amount
Policies in force 31st December, 1921	8,382	$10,911,145 00
Policies new and renewed during 1922	1,595	2,186,455 00
Gross number and amount in force during 1922	9,977	$13,097,600 00
Less expired and cancelled in 1922	3,106	3,685,165 00
Net risks in force at 31st December, 1922	6,871	$ 9,412,435 00

PREMIUM NOTES.

On Policies in force 31st December, 1922.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 290,623 70
Amount of all premium notes, after deducting all payments thereon and assessments levied	218,761 42
Amount of premium notes received during the year	67,642 90
Amount of premium notes of 1922, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1922	6,656 45

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, WOODSTOCK, ONT.

Commenced business 22nd January, 1906.

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

C. W. Carroll	Norwich.
Geo. J. Meldrum	Guelph.
D. Bonis	St. Mary's.
S. R. Wallace	Burgessville.
James Donaldson	Listowel.
W. B. Murray	Woodstock.
J. R. Murray	Embro.
John McLevin	Woodstock.
H. Hemsworth	Listowel.
Geo. J. McKay	Embro.

OFFICERS.

C. W. Carroll, President	Norwich.
Geo. J. Meldrum, Vice-President	Guelph.
E. L. Sutherland, Secretary-Treasurer	Woodstock.

AUDITORS.

Harry Sykes	Woodstock.
Geo. B. Anderson	Lakeside.

Unassessed Premium note capital, $500,635.21.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash in Royal Bank, Woodstock	$	36,578 41
Cash in Bank of Montreal, Woodstock		5,616 47
Amount unpaid of fixed payments of 1922		14,698 97
Amount unpaid, fixed payments, prior years (not extended) $1,062.16.		
Amount of all premium notes after deducting all payments thereon and assessments levied		500,635 21
Office furniture and safe (not extended) $312.00.		
Total assets	$	557,529 06

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1921 (not extended), $25,490.03.

Cash received for agents' fees	$	368 00
" as fixed payments due in 1922		42,989 54
" as interest		527 05
Total	$	43,884 59

Expenditure.

Expenses of management:	
Cash paid for commission and bonus	$ 3,879 34
" law costs	202 20
" fuel and light	31 13
" salaries, directors' and auditors' fees	2,794 85
" printing, stationery and advertising	695 61
" postage, telephones, telegrams and express	331 07
" statutory assessments and license fee	163 18
" taxes	126 92
" investigation of claims	1,275 60
" rent	153 00
" travelling expenses	10 00
" exchange	107 15
" organization	205 65
" other expenses	1,628 72
Total expenses of management	$ 11,604 42
Miscellaneous payments:	
Cash paid for losses which occurred in 1922	15,332 64
" rebates	242 68
Total expenditure	$ 27,179 74

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1922.

	Three years.
Mutual	$26,435,130 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1921	11,932	$27,421,520 00
Policies new and renewed during 1922	3,271	6,502,375 00
Gross number and amount in force during 1922	15,203	$33,923,895 00
Less expired and cancelled in 1922	4,183	7,488,765 00
Net risks in force 31st December, 1922	11,020	$26,435,130 00

PREMIUM NOTES.

On Policies in force 31st December, 1922.

Amount of face of all premium notes held by Company and legally liable to assessment	$ 540,251 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	500,635 21
Amount of premium notes received during the year 1922	133,094 00
Payments on the premium notes of 1922, including all sums credited on such premium notes:	
Cash paid up to 31st December, 1922	43,884 59

Weather Insurance Mutual Companies.

RECAPITULATION OF ASSETS, LIABILITIES, RECEIPTS AND EXPENDITURE

WEATHER INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Real estate	Mortgages and debentures	Cash	Fixed payments of 1922 unpaid	Assessments of 1921 unpaid	Unassessed premium note capital	Interest accrued	Agents' balances	All other	Total assets
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	....	....	545 48	201 00	....	182,913 37	....	....	....	183,659 85
Ontario Farmers'	2,500 00	8,000 00	8,122 98	4,008 80	....	218,761 42	50 92	1,414 92	....	242,859 04
Western Farmers'	....	....	42,194 88	14,698 97	....	500,635 21	....	....	....	557,529 06
Totals	2,500 00	8,000 00	50,863 34	18,908 77	....	902,310 00	50 92	1,414 92	....	984,047 95

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Amount of supposed loss	Interest accrued	Borrowed money and bills payable	Other liabilities	Total liabilities	Number of policies	Net amount of risk
	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Huron Weather	....	593 50	8,500 00	....	9,093 50	3,006	4,925,550 00
Ontario Farmers'	....	....	....	....	....	6,871	9,412,435 00
Western Farmers'	....	....	....	....	....	11,020	26,435,130 00
Totals	....	593 50	8,500 00	....	9,093 50	20,897	40,773,115 00

WEATHER INSURANCE COMPANIES.—*Continued.*

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Fixed payments of 1922	Fixed payments of prior years	Assessments, 1922	Assessments of prior years	Interest	Cash borrowed	Agents' balances	Fees or surveys	All other	Total receipts	From securities (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	9,333 90	109 40	....	....	5 60	5,500 00	....	....	17 25	14,966 15	....
Ontario Farmers'	13,152 24	1,451 35	....	12,875 69	446 36	....	1,338 50	14 25	338 24	29,616 63	....
Western Farmers'	42,989 54	....	....	....	527 05	....	....	368 00	....	43,884 59	....
Totals	65,475 68	1,560 75	....	12,875 69	979 01	5,500 00	1,338 50	382 25	355 49	88,467 37	....

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Name of Company	Expenses of Management						Borrowed money repaid	Losses	Rebates	All other	Total	Invested (not extended)
	Agents' commissions, etc.	Law costs	Statutory assessment and license fees	Interest	Salaries and general expense account	Total expense of management						
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	309 41	....	36 22	593 50	2,113 59	3,052 72	5,400 00	5,951 77	154 24	....	14,558 73	....
Ontario Farmers'	1,583 40	....	70 95	40 62	5,929 01	7,623 98	6,000 00	10,573 17	288 01	....	24,485 16	....
Western Farmers'	3,879 34	202 20	163 18	....	7,359 70	11,604 42	....	15,332 64	242 68	....	27,179 74	....
Totals	5,772 15	202 20	270 35	634 12	15,402 30	22,281 12	11,400 00	31,857 58	684 93	....	66,223 63	....

EXTRA PROVINCIAL COMPANY

THE PROVIDENT ASSURANCE COMPANY.

HEAD OFFICE, MONTREAL, QUE.

Chief Agent and Attorney for Ontario A. M. Aletter, Toronto General Trusts Building, Toronto, Ont.

Organized May 20th, 1905. Commenced business in 1906.

Registered in Ontario to transact Fire, Accident, Sickness, Guarantee and Automobile Insurance

Names and addresses of the Directors and Officers for the year 1923.

DIRECTORS.

Jos. d'Halewyn	Montreal.
H. Schetagne	Montreal.
J. O. Mousseau	Montreal.
A. R. Ranger	Montreal.
S. J. Girard, M.D	Montreal.
J. A. E. Gauvin	Montreal.
J. C. Gagné	Montreal.
J. L. Perron	Montreal.
J. C. Hébert	Montmagny.
J. A. Darche, M.D	Sherbrooke.
Ernest Sylvester, M.D	Sherbrooke.
J. P. Laporte, M.D	Joliette.
Justinien Pelletier	Montreal.
R. Dufresne	Montreal.

OFFICERS.

Jos. d'Halewyn, President	Montreal.
H. Schetagne, Vice-President	Montreal.
J. C. Gagné, Secretary-Treasurer	Montreal.
J. H. Lussier, Assistant Secretary-Treasurer	Montreal.

AUDITORS.

George Gonthier	Montreal.

Authorized Capital $1,000,000.00

Subscribed Capital $984,800; Subscribed Capital uncalled, $824,202; Paid up $160,598.

Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, $112,000 par value.

Statement for the Year Ending 31st December, 1922.

Assets.

Cash value of real estate	$ 14,477 83
Mortgages	45,972 46
Stocks, municipal debentures and Canada War Loan	191,488 24
Loans secured on Life Insurance policies	1,967 53
Cash on hand at head office	937 97
Cash on deposit in Chartered Banks	9,766 02
" " " Re-insurance Bureau	13,356 56
Cash balance due by agents	105,782 37
Bills receivable	7,190 77
Interest due and accrued	3,048 98
Rent due	261 00
Claims receivable, under re-insurance	9,240 49
Unearned part—premiums on re-insurance of fire risks in force December 31, 1922, with Foreign Companies not licensed in Canada (not extended), $23,964.37.	
All other assets	16,161 94
Office furniture and fixtures (not extended), $32,828.57.	
Total	$ 419,652 16

Liabilities.

Amount of losses resisted	$ 4,570 00
Amount of supposed or reported losses	54,146 26
Re-insurance reserve for life insurance contracts calculated on the O^M (5) table, interest at 3½ per cent	43,196 04
Amount to re-insure all outstanding risks, in force (other than life) at 31st December, 1922	210,894 26
Due for Re-insurance	145 84
Amount due or accrued; rent, $1,385.00; commission, $19,335.79	20,620 79
Rents due to annuitants	6,771 63
Other liability	3,001 21
Total liabilities	$ 343,346 03
Paid-up capital stock	$ 160,598 00

Receipts.

Cash balance at 31st December, 1921 (not extended), $36,067.68.

Gross premiums received in cash	$ 671,902 07
Interest or dividends	16,923 74
Rents	1,049 00
Commission	23,264 42
Rebates	11,182 29
All other	1,163 58
Re-insurance on policies for which losses have been paid	55,259 97
Cash received from investments (not extended), $202,077.42.	
Total receipts	$ 780,745 07

Expenditure.

Expenses of management:	
Cash paid to agents for commission, salaries and bonuses	$ 153,035 52
“ law costs	740 07
“ medical examiner's fees	1,022 50
“ investigation and adjustment of claims	25,998 36
“ interest, discount and exchange	2,550 01
“ statutory assessment and license fees (Ontario)	235 91
“ license fees, etc., other provinces	720 74
“ travelling expenses	6,667 49
“ rent	8,237 55
“ light	140 17
“ taxes (Municipal and Government)	13,580 16
“ salaries, directors' and auditors' fees	50,071 08
“ printing, stationery and advertising	16,249 20
“ postage, telegrams and express, telephone	4,747 31
“ other expenses, sundries, agency, and inspections	7,875 87
Total expenses of management	$ 291,871 94
Miscellaneous payments:	
Cash paid for losses which occurred during 1922	358,669 88
“ re-insurance	96,750 23
“ dividends	12,564 48
“ rebate and returned premiums	74,457 50
“ investments (not extended) $171,049.91.	
Expenditures other than foregoing	2,822 24
Total expenditure	$ 837,136 27

MOVEMENT AND CURRENCY OF LIFE INSURANCE CONTRACTS.

	Number	Amount.
Policies in force at 31st December, 1921	480	$ 648,000 00
Contracts taken during 1922, new and renewed	607	739,500 00
Gross total	1,087	$ 1,387,500 00
Less contracts lapsed and matured (and surrendered in 1922)	641	798,500 00
Gross number and amount of contracts in force at December 31st, 1922	446	$ 589,000 00
Less re-insured		24,000 00
Net amount and amount of life insurance contracts in force at December 31st, 1922	446	$ 565,000 00

MOVEMENT IN FIRE INSURANCE CONTRACTS.

			In Ontario only.	
	Number	Amount	Number	Amount
Policies in force 31st December, 1921	5,556	$ 10,843,169 63	1,564	$ 3,441,908 79
Policies taken during 1922, new or renewed	21,853	33,201,945 21	14,931	20,125,701 90
Gross number and amount of risks in 1922	27,409	$ 44,045,114 84	16,495	$ 23,567,610 69
Deduct expired and cancelled in 1922	8,315	15,592,968 86	5,684	8,678,865 71
Net risks in force at December 31st, 1922	19,094	$ 28,452,145 98	10,811	$ 14,888,744 98
Less re-insured		4,691,028 94		2,152,520 60
Net risks actually carried by company at 31st December, 1922	19,094	$ 23,761,117 04	10,811	$ 12,736,224 38

MOVEMENT IN INSURANCE CONTRACTS OTHER THAN FIRE AND LIFE.

			In Ontario only.	
	Number	Amount	Number	Amount
Policies in force at December 31st, 1921	10,611	$ 24,014,453 09	865	$ 2,985,853 10
Policies taken during 1922, new and renewed	12,521	36,481,882 72	2,128	4,485,429 90
Gross totals	23,132	$ 60,496,335 81	2,993	$ 7,471,283 00
Deduct expired and cancelled	12,339	37,534,754 51	2,067	4,701,618 00
Net risks in force at December 31st, 1922	10,793	$ 22,961,581 30	926	$ 2,769,665 00
Less re-insured		833,951 00		62,698 00
Net risks actually carried by Company at December 31st, 1922	10,79	$ 22,127,630 30	926	$ 2,706,967 00

APPENDIXES TO REPORT (1923)

OF THE

SUPERINTENDENT OF INSURANCE

CONTENTS

A. MEMORANDUM AND INSTRUCTIONS respecting reinsurance of FARM RISKS by ONTARIO PURELY MUTUAL FIRE INSURANCE COMPANIES.

B. PRIVY COUNCIL JUDGMENT in RECIPROCAL INSURANCE REFERENCE.

APPENDIX "A"

MEMORANDUM FOR ONTARIO PURELY MUTUAL FIRE INSURANCE COMPANIES

You will remember the Department memorandum issued under date of 13th February, 1923, relating to re-insurance of farm risks among purely mutual fire insurance companies. The further consideration which the Department has been able to give this matter and the experience of the companies during the last year have convinced me that the suggestions contained in that memorandum with regard to re-insurance were sound and that it is extremely important to the business of insurance of farm property that the adoption of these suggestions should be convenient and easy. The Department has, therefore, undertaken to formulate definite instructions which may be followed by companies which desire to adopt a general re-insurance policy. A copy of these instructions is attached hereto.

The Department recommends the adoption by the companies of a maximum limit of risk subject to a single fire and the re-insurance of all amounts in excess of such limits. By way of suggestion the Department advises that in no case should a net amount of insurance be retained greater than that ascertained in accordance with the following schedule, graded according to the aggregate amount of the risks of the companies:

Where total amount at risk is less than	$2,000,000	Maximum limit of individual risk	$2,000
" " "	3,000,000	" "	2,500
" " "	4,000,000	" "	3,000
" " "	5,000,000	" "	4,000
" " more than	5,000,000	" "	5,000

The amount of the cash surplus of the Company, if any, has also an important bearing on the amount of net risk which may be retained. Although the above amounts are suggested as maxima, my hope is that the companies will adopt a substantially lower scale of net retention, particularly in the higher scales.

For the convenience of the companies the Department has drafted a form of re-insurance agreement which may be used by purely mutual insurance companies desiring to enter into such an arrangement with another company of the same class.

The Department has also printed and has available for the companies, a form of re-insurance application, and policy or certificate to be issued pursuant to the re-insurance agreement.

Additional copies of these documents will be supplied to the companies, upon application, at actual cost of printing.

These instructions and the suggested agreement are not compulsory. The Ontario Insurance Act does not at present contain any such requirement. The forms are recommended by the Department as a useful suggestion and may be adopted or rejected by the companies as each may decide for itself. Any changes which a company desires to make in the terms of the agreement or in the plan outlined in the instructions should, however, be submitted to the Department for criticism or approval before adoption.

V. EVAN GRAY,
Superintendent of Insurance.

Parliament Buildings, Toronto.
31st January, 1924.

INSTRUCTIONS RESPECTING RE-INSURANCE OF FARM RISKS BY ONTARIO PURELY MUTUAL FIRE INSURANCE COMPANIES

1. Read these instructions carefully and repeatedly.

2. See that the Re-insurance Agreement is duly executed by the proper officers and under the corporate seals of both companies.

3. A company may negotiate as many separate re-insurance agreements as the Directors deem desirable and as are necessary to provide the company with a sufficient underwriting range.

4. It is to the advantage of the companies to keep re-insurance arrangements reciprocal and to exchange re-insurance with treaty companies.

5. The Managers of the Original and Re-insuring company shall have an understanding as to means of communication with each other by telephone, telegraph or mail.

6. Telephone messages in connection with re-insurance should be confirmed as promptly as possible by notice in writing.

7. The Original company must retain at risk an amount not less than the amount re-insured in any other single company. The same proportion which the total amount of the re-insurance policy bears to the total amount of the original policy must apply to every individual item of the original policy.

8. The rates of premium of the Re-insuring company shall apply to all re-insurance contracts and the Original company shall be subject to special assessments, properly made by the Re-insuring company, in the same manner as are other members of the Re-insuring company without the necessity of signing a premium note. The face amount of the note and the net residue thereof shall be entered in the books of the Re-insuring company in the same manner as in case of other risks.

9. If the Original company allows an agent's commission or fee on the risk obtained, the Original company may arrange with the Re-insuring company for allowance of a proportionate part of such agent's remuneration in connection with the re-insurance.

10. The Re-insuring company shall, at the end of each calendar month, send to the Original company a statement of all premiums and assessments due, less agency remuneration (if any), and prompt settlement of such account shall be made by the Original company.

11. When the Original company accepts a risk of which it desires to re-insure a part, the Manager of the Original company or other proper officer shall immediately notify the Re-insuring company of the amount and particulars of the re-insurance.

12. The Re-insuring company shall be bound on the risk as soon as the Original company is bound thereon and written notice has been actually mailed to the Re-insuring company giving particulars of the re-insurance.

13. A written application for re-insurance containing a copy of the description and other relevant particulars of the risk as contained in the original application for insurance, must be sent to the Re-insuring company forthwith and in any event not later than ten days after the re-insurance becomes effective; otherwise the re-insurance is void.

14. The Re-insuring company may, after consideration of the application, give written notice to the Original company that it declines to accept the re-insurance and such notice shall take effect at the expiration of seven days from the date of mailing of such notice but the Re-insuring company remains bound on the risk until the expiration of the said period of seven days.

15. The Re-insuring company may at any time during the currency of a policy of re-insurance issued by them cancel the same in manner provided by the Ontario Statutory Conditions.

16. If, after consideration of the application, the Re-insuring company accepts the risk as offered, it shall issue to the Original company a policy or certificate of re-insurance in the form supplied herewith or its equivalent.

17. Other re-insurance of any individual risk is permitted without notice until required·

18. In case of expiry of the term of insurance the re-insurance remains effective for thirty days thereafter, during which time the Original company must transmit to the Re-insuring company an application for the renewal of the re-insurance; otherwise the re-insurance liability terminates at the expiration of the thirty days.

19. It is necessary for the Original company to give to the Re-insuring company notice of the removal of the insured property or of an assignment of the policy and of any change in the risk for which an increased premium is to be paid by the insured or for which an additional premium is charged by the Re-insuring company under its general rules, but it is unnecessary for the Original company to give notice to the Re-insuring company of any change or endorsement for which no additional premium is charged by either the Original or the Re-insuring company except as herein mentioned.

20. In the event of claim by the insured for loss under the original policy, the Original company shall, at its own cost, settle and adjust the loss.

21. The Original company shall pay the adjusted claim of the insured and shall send to the Re-insuring company a re-insurance claim setting out the amount due from the Re-insuring company and shall attach to such a copy of the proofs of loss signed by the insured under the original policy.

22. The Re-insuring company is liable for the same proportion of the loss on every item as determined by the adjustment of the Original company which the amount of the re-insurance by such company bears to the total amount of the original insurance, and this should be paid to the Original company promptly upon receipt of the re-insurance claim.

V. EVAN GRAY,
Superintendent of Insurance.

Parliament Buildings, Toronto.
31st January, 1924.

Memorandum of Agreement made in duplicate this..............................day of

..............................one thousand nine hundred and twenty...............

BETWEEN

THE..............................MUTUAL FIRE INSURANCE COMPANY

(of the First Part)

—and—

THE..............................MUTUAL FIRE INSURANCE COMPANY

(of the Second Part)

THIS AGREEMENT WITNESSETH that the parties hereto mutually covenant with each other for themselves, their successors and assigns as follows:

1. That any re-insurance now in force or hereafter to be granted by the parties hereto for each other shall be subject to the following conditions:

2. The policies to be issued from time to time by one party hereto to the other shall be subject to the same risks, conditions, valuations, endorsements, privileges, assignments, transfers and modes of settlement as are or may be adopted by the company applying for the policy of re-insurance (hereinafter called the Original company) and loss, if any, shall be payable *pro rata* and at the same time and in the same manner as by the said Original company.

3. The amount to be paid by way of premium upon such policies shall not be less than the amount that may be received from a private insured by the company issuing the policy of re-insurance (hereinafter called the Re-insuring company).

4. The Original company shall be liable for any special assessments made by the Re-insuring company in the same manner as if the Original company were a private member of the Re-insuring company and had given a premium note in the same manner as required of private members by the rules of the Re-insuring company.

5. Each of the companies parties hereto does hereby authorize the other company party hereto to bind it upon a risk by way of re-insurance in cases in which the said party retains for itself an amount of insurance not less than that intended to be re-insured, provided that the company (party of the first part), shall not be bound upon a risk for an amount greater than $....................and the company (party of the second part) shall not be bound upon a risk for an amount greater than $....................

6. The parties hereto mutually agree that they shall be bound to observe the duties set out in paragraphs 7 to 22 (both inclusive) of the memorandum of instructions respecting re-insurance of farm risks by Ontario purely mutual fire insurance companies issued by the Superintendent of Insurance under date 31st January, 1924, and printed annexed hereto; and they further agree that the respective obligations of the parties hereto shall be determined in the same manner and with like effect as if the said paragraphs were contained in this agreement as an integral part hereof.

7. In the event of any dispute or difference hereafter arising between the contracting parties with reference to any transaction under this contract, or as to the true meaning or intent of the contract, the same shall be referred to two arbitrators who shall hold responsible offices in connection with the Fire insurance profession, one to be chosen by each company and to an umpire chosen by the said arbitrators, who shall interpret the present contract according to the general practice of the insurance business and rather as an honourable engagement than as a merely legal obligation and their award, or the award of a majority of them shall be final and binding on both parties.

8. It is hereby agreed that either of the parties hereto may terminate this agreement by giving three months' notice in writing to the other but all insurance in force at the time of such notice and all insurance placed during the said three months' interval shall continue in force until the expiry thereof unless terminated as otherwise provided herein or as may be mutually agreed upon.

IN WITNESS whereof the parties hereto have hereunto set their corporate seals by the hands of their duly authorized officers.

SIGNED, SEALED AND DELIVERED
in the presence of

....

....

RE-INSURANCE APPLICATION No.......... Amount of Policy $............

Old No....................Re-Insurance Contract. Amount of Payment $..........

APPLICATION of the..Mutual Fire Insurance Company, to the..Mutual Fire Insurance Company, for re-insurance to the amount of $....................for....................months, from the..............................day of........................192......at noon, to the..............................day of........................192......at noon, on property as set forth below, or as per form attached hereto, being....................of each and every item of its Policy No................for $............................issued to

....

Amount of Re-Insurance $.................... Payment $...................

Full amount of original policy $.......... Amount of re-insurance $.....................

Amount of original premium payment $.... Amount of premium note on re-insurance $......

Face amount of original premium note $... Amount of premium payment on re-insurance $..

COPY OF POLICY WORDING

The..Mutual Fire Insurance Company, retains $......................

Mailed........................192...... ....

Secretary-Treasurer.

RE-INSURANCE POLICY

AMOUNT *POLICY NO.*

$.................... ....

In consideration of the mutual obligations of the re-insurance agreement and of payment of $.... the..Mutual Fire Insurance Company hereby agrees to indemnify the..................................Mutual Fire Insurance Company to an amount not exceeding..dollars against loss or damage by fire or lightning under its policy No........................issued to..of..............................

..

for the term of..............................commencing..........................192.... at noon, and TERMINATING....................................192........at noon.

Dated at....................................this............................day of ....192......

This Policy is subject to the terms and conditions of the re-insurance agreement entered into between the companies affected by this Policy.

The..........................Mutual Fire Insurance Co.

Per................................

Secretary-Treasurer.

APPENDIX "B"

REPORT OF THE SUPERINTENDENT OF INSURANCE, ONTARIO, 1923

JUDICIAL COMMITTEE OF THE PRIVY COUNCIL

No. 40 *of* 1923.

THE ATTORNEY-GENERAL OF ONTARIO
Appellant
V.
THE RECIPROCAL INSURERS HAVING NO LICENCES UNDER THE DOMINION INSURANCE ACT AND OTHERS
Respondents

ADAM CRAIGON
Appellant
V.
THE KING
Respondent

ELLIS ELLIOTT OTTE
Appellant
V.
THE KING
Respondent

(*Consolidated Appeals.*)
FROM
THE APPELLATE DIVISION OF THE SUPREME COURT OF ONTARIO.

Present at the hearing:
VISCOUNT HALDANE.
LORD BUCKMASTER.
LORD SHAW.
LORD SUMNER.
MR. JUSTICE DUFF.

Counsel.—THE HON. GEOFFREY LAWRENCE and MR. V. EVAN GRAY, for the Attorney-General of Ontario; MR. F. W. WEGENAST and MR. MOSS for the Reciprocal Insurers and Others; E. L. NEWCOMBE, K.C., and MR. HAROLD MURPHY, for the Attorney-General of Canada and the King; A. W. ANGLIN, K.C., for the Canadian Fire Underwriters' Association.

JUDGMENT OF THE LORDS OF THE JUDICIAL COMMITTEE OF THE PRIVY COUNCIL DELIVERED THE 25TH JANUARY, 1924.

(*Delivered by* MR. JUSTICE DUFF.)

MR. JUSTICE DUFF: Availing himself of the provisions of the provincial statute, chapter 85, R.S.O. 1914, the Lieutenant-Governor of Ontario on the 10th May, 1922, referred to the Appellate Division of the Supreme Court of Ontario three separate questions in the following terms:

> Question One.—Is it within the legislative competence of the Legislature of the Province of Ontario to regulate or license the making of reciprocal contracts by such legislation as that embodied in the Reciprocal Insurance Act, 1922?
>
> Question Two.—Would the making or carrying out of Reciprocal Insurance Contracts licensed pursuant to the Reciprocal Insurance Act, 1922, be rendered illegal or otherwise affected by the provisions of Sections 508C and 508D of the Criminal Code as enacted by Chapter 26 of the Statutes of Canada 7-8 Geo. V, in the absence of a license from the Minister of Finance issued pursuant to Section 4 of the Insurance Act of Canada 7-8 Geo. V, Chapter 29?
>
> Question Three.—Would the answers to questions one or two be affected, and if so how, if one or more of the persons subscribing to such reciprocal insurance contracts is:—
>
> (A) A British subject not resident in Canada immigrating into Canada?
> (B) An alien?

The two Dominion statutes mentioned in the second of these queries were passed on the same day, the 20th September, 1917 (cap. 29, 7-8 Geo. V.), one entitled The Insurance Act, 1917, and the other (cap. 26, 7-8 Geo. V), entitled "An Act to Amend the Criminal Code respecting insurance." The question whether the first section of the last-mentioned of them, a section professing to bring into force an amendment of the Criminal Code designated as Section

508C, was competently enacted, is the most important question with which their Lordships are concerned on this appeal, and it will be convenient to discuss that question first. It was answered in the affirmative by the Appellate Division.

These two statutes, which are complementary parts of a single legislative plan, are admittedly an attempt to produce by a different legislative procedure the results aimed at by the authors of the Insurance Act of 1910, which in *Attorney-General for Canada* v. *Attorney-General for Alberta*, 1916, 1. A.C., 588, was pronounced *ultra vires* of the Dominion Parliament.

The Insurance Act of 1917 empowers the Minister of Finance to grant licenses to companies, authorizing them to carry on in Canada the business of insurance, except marine insurance, subject to the provisions of the statute and to the terms of the license. Any company, other than a company already incorporated under the authority of the Dominion Parliament, when licensed under the statute, becomes, and is deemed to be, a company incorporated under the laws of Canada. The Minister is also authorized to grant licenses to associations of individuals formed upon the plan known as Lloyd's and to associations formed for the purpose of exchanging reciprocal contracts of indemnity upon the plan known as inter-insurance; and in such cases all the provisions and requirements of the statute regulating the business of licensed companies are deemed, so far as applicable, to be terms and conditions of the license. No provision is made by the statute for licensing individuals or for licensing firms or unincorporated associations other than those falling within the two classes just mentioned.

The enactments of the statute include provisions touching the requirements with which applicants for licenses must comply, the terms of licenses, the conditions of their cancellation and suspension, and a comprehensive system of regulations controlling licensees in relation to the form and terms of contracts of insurance and the business of insurance generally, including, *inter alia*, regulations governing the salaries, allowances and commissions of directors and agents, and the investment of the funds of such companies; to all of which provisions, in so far as applicable unincorporated associations of the two classes above mentioned, that have received licenses, are subject.

In the Insurance Act itself there is no enactment of general application requiring persons carrying on the business of insurance to become licensed under it. Provisions of limited application upon the subject are found in Sections 11 and 12, by which it is declared to be unlawful for any Dominion Company or for any alien, whether a natural person or foreign company, to solicit or accept any risk, to issue or deliver any receipt or policy of insurance, to carry on any business of insurance or to do any of a number of other acts therein enumerated in relation to any such business unless licensed under the Act; and by Section 12, it is declared to be unlawful for any British company or for any British subject not resident in Canada to immigrate into Canada for the purpose of opening or establishing any office or agency for the transaction of any business of or relating to insurance, or doing any of the acts declared to be unlawful by Section 11. Penalties are imposed, for example by Sections 84 and 187, in respect of infringements of the Act.

Broadly speaking, therefore, under the Insurance Act any company, whether British, foreign or Canadian, incorporated for the purpose of carrying on the business of insurance, and any unincorporated association falling within either of the two classes mentioned, may become licensed upon observing the requirements of the Act, and as licensees such company thereupon becomes subject to the provisions of the Act, which, as regards such licensees, receive obligatory force by virtue of the penal clauses already referred to and of the liability of licenses to cancellation for non-observance of statutory requirements. But the provisions of the statute contain nothing making it compulsory for any private individual or any unincorporated firm or association to become licensed as a condition of lawfully carrying on or transacting any business of insurance.

It is obvious that, in the absence of some such compulsory enactment, directed against such individuals and unincorporated bodies, the scheme of regulation embodied in the Insurance Act could only be incompletely effectual, and accordingly the authors of the legislation resorted to the expedient of bringing the necessary prohibitions and penalties into force in the form of an amendment to the Criminal Code. That amendment, which is designated as Section 508C of the Criminal Code, is in the following words:—

> (1) "Everyone shall be guilty of an indictable offence who, within Canada, except on behalf or as agent for a company thereunto duly licensed by the Minister of Finance or on behalf of or as agent for or as a member of an association of individuals formed upon the plan known as Lloyd's or of an association of persons formed for the purpose of inter-insurance and so licensed solicits or accepts any insurance risk, or issues or delivers any interim receipt or policy of insurance, or grants in consideration of any premium or payment any annuity on a life or lives, or collects or receives any premium for insurance, or carries on any business of insurance or inspects any risk, or adjusts any loss, or prosecutes or maintains any suit, action or proceeding, or files any claim in insolvency relating to such business, or receives directly or indirectly any remuneration for doing any of the aforesaid acts.
>
> (2) "Anyone convicted of any such offence shall for a first offence be liable to a penalty of not more than fifty dollars or less than twenty dollars, and in default of payment, to imprisonment with or without hard labour for a term of not more than three months or less than one month, and for a second or any subsequent offence to a penalty of not more than one hundred dollars or less than fifty dollars, and, in addition thereto to imprisonment with hard labour for a period of not more than six months or less than three months.
>
> (3) "All information or complaints for any of the aforesaid offences shall be laid or made within one year after the commission of the offence.

(4) "One-half of any pecuniary penalty mentioned in this section shall, when recovered, belong to His Majesty, and the other half thereof to the informer.

"Provided that nothing in this section contained shall be deemed to prohibit or affect or to impose any penalty for doing any of the acts in this Section described:—

"(A) By or on behalf of a company incorporated under the laws of any Province of Canada for the purpose of carrying on the business of insurance.

"(B) By or on behalf of any society or association of persons thereunto specially authorised by the Minister of Finance or the Treasury Board.

"(C) In respect of any policy or risk of life insurance issued or undertaken on or before the thirtieth day of March, one thousand eight hundred and seventy-eight, by or on behalf of any company which has not since the last-mentioned date received a license from the Minister of Finance.

"(D) In respect of any policy of life insurance issued by an unlicensed company to a person not resident in Canada at the time of the issue of such policy.

"(E) In respect of the insurance of property situated in Canada with any British or foreign unlicensed insurance company or underwriters, or with persons who reciprocally insure for protection and not for profit, or the inspection of the property so insured, or the adjustment of any loss incurred in respect thereof if the insurance is effected outside of Canada without any solicitations whatsoever directly or indirectly on the part of the company, underwriters or persons by which or by whom the insurance is made.

"(F) Solely in respect of marine or inland marine insurance.

"(G) In respect of any contract entered into or any certificate of membership or policy of insurance issued, before the twentieth day of July, one thousand eight hundred and eighty-five by any assessment life insurance company."

It will be observed that by force of paragraph (A) of the proviso, provincial incorporated companies are under no disability. Prohibited acts, though criminal offences when done by an individual on behalf of himself or of an unlicensed unincorporated association or on behalf of an unlicensed company other than a provincial company, are treated as innocent when done on behalf of a provincial company, or (in virtue of paragraph (B)) when done on behalf of a society or association under the special authority of the Minister of Finance or of the Treasury Board. Such acts, by force of paragraph (F), are likewise innocent when done solely in respect of marine insurance. Subject to these exceptions (the remaining paragraphs of the proviso are of no relevancy) the effect of the enactment, briefly summarized, is that anybody who does, in Canada, any of the acts enumerated, is guilty of an indictable offence unless he is acting on behalf of a company licensed under the Insurance Act or on behalf of or as a member of an association so licensed; and the necessary consequence is that, subject, of course, to the same exceptions, if the enactment be legally operative, contracts of insurance, if lawfully effected, and any business of insurance, if lawfully transacted, are brought, after the passing of the Act, under the dominion of the system of regulations governing licensees under the Insurance Act; and to that extent withdrawn from provincial control.

In *The Attorney-General for Canada* v. *The Attorney-General for Alberta* (*supra*), it was decided by this Board that it was not competent to the Dominion to regulate generally the business of insurance in such a way as to interfere with the exercise of civil rights in the provinces.

The provisions relating to licenses in the Insurance Act of 1910, which by this judgment was declared to be *ultra vires*, and the regulations governing licenses under the Act and applicable to contracts and to the business of insurance, did not, in any respect presently material, substantially differ from those now found in the legislation of 1917; but the provisions of the statute of 1910 derived their coercive force from penalties created by the Insurance Act itself.

The distinction between the legislation of 1910 and that of 1917, upon which the major contention of the Dominion is founded, consists in the fact that Section 508C is enacted in the form of an amendment to the statutory criminal law, and purports only to create offences which are declared to be indictable, and to ordain penalties for such offences. The question now to be decided is whether, in the frame in which this legislation of 1917 is cast, that part of it which is so enacted can receive effect as a lawful exercise of the legislative authority of the Parliament of Canada in relation to the criminal law. It has been formally laid down in judgments of this Board, that in such an enquiry the courts must ascertain the "true nature and character" of of the enactment (*Citizens' Insurance Company* v. *Parons*, 7 A.C., 96), its "pith and substance" (*Union Colliery Company* v. *Bryden*, 1899 A.C., 580); and it is the result of this investigation, not the form alone, which the statute may have assumed under the hand of the draughtsman, that will determine within which of the categories of subject matters mentioned in Sections 91 and 92 the legislation falls; and for this purpose the legislation must be "scrutinised in its entirety" (*The Great West Saddlery Company* v. *The King*, 1921, 2. A.C., 117). Of course, where there is an absolute jurisdiction vested in a legislature, the laws promulgated by it must take effect according to the proper construction of the language in which they are expressed. But where the law-making authority is of a limited or qualified character, obviously it may be necessary to examine with some strictness the substance of the legislation for the purpose of determining what it is that the legislature is really doing. Upon this principle the Board proceeded in 1878, in *The Attorney-General for Quebec* v. *The Queen Insurance Company*, 3. A.C., 1090, where a statute of Quebec (39 Vic., cap. 7), which took the form of a licensing Act, enacted under the authority of Section 92 (9) of the Confederation Act, was held to be in its true character a Stamp Act and an attempt to impose a tax which was an indirect tax, in contravention of the limitation to which the provincial powers of taxation are subject under the second head of that section. The principle is recognized in *Russell* v. *The Queen*, 7. A.C., 829, and in *Citizens Insurance Company* v. *Parsons* (*supra*), and in 1899, conformably to this doctrine, it was held, in the well-known case of *The Union Colliery Company* v. *Bryden*, 1899 (*supra*) that a statutory regulation, professedly passed for governing the working of coal mines, which admittedly "might be regarded as establishing a regulation applicable" to the working of such mines, and which, "if that were an exclusive description of the substance of it," was "within the competency of the provincial legislature by virtue either of Section 92, No. 10, or Section 92, No. 13," must be classed, its "true character," its "pith and substance" being ascertained, as legislation in relation to the subject of "aliens and naturalisation," a subject exclusively within the Dominion sphere of action. The general doctrine was later applied in *John Deere Plow Company* v. *Wharton*, 1915, A.C. 330, and again in *The Great West Saddlery Company* v. *The King* (*supra*).

A judgment of the Supreme Court of the United States delivered in 1918 in *Hammer* v. *Dagenhat*, 247 U.S., 251, illustrates the operation of the principle. By the constitution of the United States the regulation of commerce between the States is committed to Congress, and this authority, it was decided in a series of decisions of the Supreme Court, includes the power to prohibit the transmission, through the channels of inter-state commerce, of any particular class of articles of commerce. The statute of Congress, which the Supreme Court had to consider in the case mentioned, prohibited "the transportation in inter-state commerce" of manufactured goods the product of a factory in which within thirty days prior to their removal therefrom children of certain specified ages had been employed or permitted to work. The authority to enact this statute was rested upon the grounds that the power of Congress in relation to inter-state commerce is an unqualified power, including, as already mentioned, the authority to prohibit the transport of any articles of commerce of any description whatever in interstate commerce, and that, the legislation impugned, being *ex facie* within the terms of the power, it was not competent to any judicial tribunal to enquire into the purpose, or the ultimate or collateral effects, of the enactment. In the course of the judgment delivered by Mr. Justice Day, on behalf of the majority of the Court, holding that the statute could not be supported as legislation regulating interstate commerce within the true intendment of "the commerce clause," it is said:—

> "A statute must be judged by its natural and reasonable effect.
>
> "We have neither authority nor disposition to question the motives of Congress in enacting this legislation. The purposes intended must be attained consistently with constitutional limitations and not by an invasion of the powers of the States. This court has no more important function than that which devolves upon it, the obligation to preserve inviolate the constitutional limitations upon the exercise of authority, federal and state, to the end that each may continue to discharge, harmoniously with the other, the duties entrusted to it by the Constitution.
>
> "In our view the necessary effect of this act is, by means of a prohibition against the movement in interstate commerce of ordinary commercial commodities, to regulate the hours of labour of children in factories and mines within the States, a purely state authority. The far-reaching result of upholding the act cannot be more plainly indicated than by pointing out that if Congress can thus regulate matters entrusted to local authority by prohibition of the movement of commodities in interstate commerce, all freedom of commerce will be at an end, and the power of the States over local matters may be eliminated, and thus our system of Government be practically destroyed."

It is not seriously disputed that the purpose and effect of the amendment in question are to give compulsory force to the regulative measures of the Insurance Act, and their Lordships think it not open to controversy, that in purpose and effect Section 508c is a measure regulating the exercise of civil rights. But, on behalf of the Dominion, it is argued that, although such be the true character of the legislation, the jurisdiction of Parliament, in relation to the criminal law, is unlimited, in the sense, that in execution of its powers over that subject matter, the Dominion has authority to declare any act a crime, either in itself or by reference to the manner or the conditions in which the act is done, and consequently that Section 508c, being by its terms limited to the creation of criminal offences, falls within the jurisdiction of the Dominion.

The power which this argument attributes to the Dominion is, of course, a far-reaching one. Indeed, the claim now advanced is nothing less than this, that the Parliament of Canada can assume exclusive control over the exercise of any class of civil rights within the provinces, in respect of which exclusive jurisdiction is given to the provinces under Section 92, by the device of declaring those persons to be guilty of a criminal offence, who in the exercise of such rights, do not observe the conditions imposed by the Dominion. Obviously the principle contended for ascribes to the Dominion the power, in execution of its authority under Section 91 (27), to promulgate and to enforce regulations controlling such matters as, for example, the Solemnization of Marriage, the practice of the learned professions and other occupations, Municipal Institutions, the operation of Local Works and Undertakings, the Incorporation of Companies with exclusively provincial objects—and superseding provincial authority in relation thereto. Indeed, it would be difficult to assign limits to the measure, in which, by a procedure strictly analogous to that followed in this instance, the Dominion might dictate the working of provincial institutions, and circumscribe or supersede the legislative and administrative authority of the provinces.

Such a procedure cannot, their Lordships think, be justified, consistently with the governing principles of the Canadian constitution, as enunciated and established by the judgments of this Board. The language of Sections 91 and 92 (which establish "interlacing and independent legislative authorities," *Great West Saddlery Company* v. *The King* (*supra*)), being popular rather than scientific, the necessity was recognized, at an early date, of construing the words describing a particular subject matter by reference to the other parts of both sections. As Sir Montague Smith observed, in a well-known passage in the judgment in *Citizens Insurance Company* v. *Parsons*, 7 A.C., at p. 109, "The two sections must be read together and the language of one interpreted and, where necessary, modified by that of the other." The scope of the powers received by the Dominion under Item 27, Section 91, is not to be ascertained by obliterating the context, in which the words are placed, in disregard of this rule. It will be sufficient to refer briefly to one or two of the cases which illustrate this.

Her Majesty in Council, in 1885, referred to the Judicial Committee the question of the competence of the Canadian Parliament to pass a statute of 1883 known as "The Liquor License Act." That Act, by its preamble, recited that it was desirable to regulate the traffic in the sale of intoxicating liquors, and that it was expedient that provision should be made in regard thereto, "for the better preservation of peace and order." The statute provided for a licensing system, and prohibited, among other things, the sale of liquor by unlicensed persons, and imposed penalties by way of fine and imprisonment, including, as the penalty for a second or subsequent offence, imprisonment at hard labour in the common jail. In the course of the argument the view was advanced that the statute could be regarded as an exercise of the jurisdiction of the Dominion in relation to the criminal law; nevertheless the statute was held to be *ultra vires* as a whole. The Insurance Act of 1910, Section 70, imposed penalties still more stringent upon persons infringing the prohibition of Section 4 against engaging in the business of insurance, without first obtaining a license under the Act. The penal provisions of the statute were appealed to, on the argument before this Board in *The Attorney-General for Alberta* v. *The Attorney-General for Canada* (*supra*), as imparting to it the character of criminal law within the meaning of Section 91: the contention was rejected. Again, in 1922, the question of the authority of the Parliament of Canada to enact certain sections of the Combines and Fair Prices Act (9-10 Geo. V., cap. 45) came before the Board in *Re Board of Commerce Act*, 1922, 1 A.C., 191, and the Board had to consider whether Section 22 of the Act had the effect of bringing the provions in question under the denomination of criminal law. That section expressly declared that contravention of the Act should be an indictable offence, punishable, upon indictment or summary conviction, by fine or imprisonment, or both; and their Lordships, by their judgment, laid it down that it was not competent to the Dominion Parliament "to interfere with a class of subject committed exclusively to the provincial legislatures and then to justify this by enacting ancillary provisions designated as new phases of Dominion criminal law, which require a title to so interfere as the basis of their application." Indeed, on any other hypothesis, the greater part of the judgment in *Russell* v. *The Queen* (*supra*) would be quite beside the question then before the Board, a remark which would equally apply to the elaborate judgment delivered by Lord Watson on the *Local Option Reference*, 1896 A.C., 348, and to the lengthy arguments to which the Board listened on the hearing of that appeal. In accordance with the principle inherent in these decisions their Lordships think it is no longer open to dispute that the Parliament of Canada cannot, by purporting to create penal sanctions under Section 91 (27), appropriate to itself, exclusively, a field of jurisdiction, in which, apart from such a procedure, it could exert no legal authority, and that if, when examined as a whole, legislation in form criminal is found, in aspects and for purposes exclusively within the provincial sphere, to deal with matters committed to the provinces, it cannot be upheld as valid. And indeed, to hold otherwise would be incompatible with an essential principle of the Confederation scheme, the object of which, as Lord Watson said in *The Liquidators of the Maritime Bank* v. *The Receiver-General of New Brunswick*, 1892, A.C., 437, was "not to weld the provinces into one or to subordinate the provincial governments to a central authority." "Within the spheres allotted to them by the Act, the Dominion and the provinces are," as Lord Haldane said in *The Great West Saddlery Company* v. *The King*, 1921, 2 A.C., at p. 100, "rendered in general principle co-ordinate governments."

Their Lordships think it undesirable to attempt to define, however generally, the e limits of Dominion jurisdiction under Item 27 of Section 91; but they think it proper to observe, that what has been said above does not involve any denial of the authority of Parliament to create offences merely because the legislation deals with matters which, in another aspect, may fall under one or more of the subdivisions of the jurisdiction entrusted to the provinces. It is one thing, for example, to declare corruption in municipal elections, or negligence of a given order in the management of railway trains, to be a criminal offence and punishable under the Criminal Code; it is another thing to make use of the machinery of the criminal law for the purpose of assuming control of municipal corporations or of provincial railways.

Their Lordships now turn to the examination of the question arising on the first of the interrogatories submitted to the Appellate Division, which concerns the validity of legislation of the character of the Ontario Act (12-13 Geo. V., cap. 62) therein mentioned, which by its terms is only to come into force on proclamation to that effect by the Lieutenant-Governor in Council. This Act, as its name imports, is a statute dealing with reciprocal contracts of insurance. The practice of forming groups, for the purpose of exchanging such contracts of insurance, appears to have originated in the United States and to prevail widely there and in Canada. Such groups, described as exchanges in the Act, are usually composed of persons having some common interest, as owners of a particular class of property, for example, or dealers in the same kinds of commodities. The contracts are effected, and the business incidental to them transacted, through the agency of an attorney, who is empowered by each subscriber individually to act for him in making such contracts with other members of the exchange. The exchange, as a whole, undertakes no obligation, the attorney, who receives a commission for his services, in every case acting for the subscriber as an individual, and the obligation of the subscriber being his own individual obligation.

At the date on which the statute of 1922 was assented to, there were, by virtue of the Ontario Insurance Act (R.S.O., cap. 183), certain prohibitions in force in Ontario which are qualified by that statute. By Section 98 of the Ontario Insurance Act, the transacting or undertaking of insurance (other than guarantee insurance by certain companies), except by a corporation duly registered under Section 66 of that Act, was forbidden, and a penalty was imposed on every person contravening this prohibition. Sections 3 and 4 of the statute of 1922 limit the scope of the prohibition by enacting first, that it shall be lawful for any person to exchange with other persons, in Ontario or elsewhere, reciprocal contracts of indemnity or interinsurance, and that no person shall be deemed to be an insurer, within the meaning of the Ontario Insurance Act, by reason of exchanging such contracts with other persons under the provisions of the Act. The making of reciprocal contracts of indemnity or interinsurance, through an attorney as intermediary, is expressly sanctioned by Section 5. And, by Sections 6 and 7, the Superintendent of Insurance is empowered, upon fulfilment of specified conditions, to grant licences to exchanges, each of which is required to maintain a reserve of specified amount in the hands of its attorney. By Section 14, anyone is forbidden to act as an attorney in the exchange of such contracts, except under the sanction of a licence issued under the Act. And, by Section 15, authority is given for the cancellation or revocation of such licences, for non-fulfilment of the statutory conditions.

It is alleged, upon two grounds, that this statute is illegal. It is said, first, that it is extraterritorial in its operation; and, secondly, that it assumes to deal with subjects, not assigned to the provinces, the subject of aliens and that of Dominion companies. Their Lordships find nothing in the language of the statute which necessarily gives to its enactments an extraterritorial effect. The enabling provisions of Sections 3 and 4 appear to be designed to exempt the transactions to which they relate from the above-mentioned prohibitions of the Ontario Insurance Act, and the terms of the statute as a whole are, in their Lordships' judgment, capable of receiving a meaning, according to which, its provisions whether enabling or prohibitive, apply only to persons and acts within the territorial jurisdiction of the Province. In their opinion it ought to be interpreted in consonance with the presumption which imputes to the legislature an intention of limiting the direct operation of its enactments to such persons and acts.

As to the second ground of attack, it is only necessary to observe that contracts of insurance form the subject of the statute, a subject peculiarly within the sphere of provincial control. It is true that its provisions may incidentally affect aliens and Dominion companies who are, or may wish to become, subscribers to an interinsurance exchange; it is nevertheless not a statute in relation to aliens, as such, or Dominion companies as such. It is unnecessary and undesirable to attempt to say how far, if at all, the Dominion in execution of its powers in relation to the subjects of aliens and Dominion companies may dictate the rules governing contracts of insurance, to which an alien or a Dominion company may be a party. Nothing in Section 91 of the British North America Act, in itself, removes either aliens or Dominion companies from the circle of action which the Act has traced out for the provinces. Provincial statutes of general operation on the subject of civil rights *prima facie* affect them. It may be assumed that legislation touching the rights and disabilities of aliens or Dominion companies might be validly enacted by the Dominion in some respects conflicting with the Ontario statute, and that in such cases the provisions of the Ontario statute, where inconsistent with the Dominion law, would to that extent become legally ineffective; but this, as their Lordships have before observed, is no ground for holding that the provincial legislation, relating as it does to a subject matter within the authority of the province, is wholly illegal or inoperative (*McColl* v. *C.P.R. Company*, 1923 A.C., at p. 135.)

It follows from what has been said that the answer to the first question is in the affirmative, and the answer to the second, in the negative. The provisions of 508D have not been specifically referred to, since they do not in their terms purport to prohibit, even upon conditions, the making of the contracts described in the question, and the reference to that section, their Lordships were informed on the argument, was inserted in the question by mistake.

In view of the terms of the third question it is necessary to notice a contention of the respondents that Section 508C can receive a limited effect as applying to aliens within the meaning of Section 11 (*b*) of the Insurance Act, 1917, and to companies and natural persons not aliens immigrating into Canada within the meaning of Section 12, and a parallel contention as to the effect of Sections 11 and 12.

The enactment in question being in substance, notwithstanding its form, an enactment in regulation of contracts of insurance and the business of insurance, subjects not within the legislative sphere of the Dominion, and, subject to the proviso which is not here material, being general in its terms, is in their Lordships' opinion invalid in its entirety. Assuming that it would be competent to the Dominion Parliament, under its jurisdiction over the subject of aliens, to pass legislation expressed in similar terms, but limited in its operation to aliens, their Lordships think it too clear for discussion that Section 508C is not an enactment on the subject of aliens (just as the Ontario statute of 1922 is not an enactment on that subject); and that the language of the clause in question cannot be so read as to effect by construction such a limitation of its scope. Such a result could only be accomplished by introducing qualifying phrases, indeed, by re-writing the clause and transforming it into one to which the legislature has not given its assent.

It follows that the third question must be answered in the negative, but with this qualification, that, in so answering it, their Lordships do not express any opinion as to the competence of the Dominion Parliament, by virtue of its authority in relation to aliens and to trade and commerce, to enact Sections 11 and 12 (1) of the Insurance Act. This, although referred to on the argument before their Lordships' Board, was not fully discussed and since it is not directly raised by the question submitted, their Lordships, as they then intimated, consider it inadvisable to express any opinion upon it. Their Lordships think it sufficient to recall the observation of Lord Haldane, in delivering the judgment of the Board in *Attorney-General of Canada* v. *Attorney-General of Alberta* (*supra*), to the effect that legislation, if properly framed, requiring aliens, whether natural persons or foreign companies, to become licensed, as a condition of carrying on the business of insurance in Canada, might be competently enacted by Parliament (an observation which, it may be added, applies also to Dominion Companies), and to remark that the second sub-section of Section 12 ascribes an inadmissible meaning to the word "immigrate," which, if governing the interpretation of sub-section (1), would extend the scope of Section 12 to matters obviously not comprised within the subject of immigration; and that sub-section (2) is therefore not competently enacted under the authority of the Dominion in relation to that subject. Their Lordships do not think it proper to discuss the limits of that authority, or to intimate any opinion upon the point whether any, or, if any, what effect can be given to the first sub-section of Section 12 as an enactment passed in exercise of it.

It is unnecessary to say more upon the subject of the appeal of the Attorney-General, but the appeals by Adam Craigon and Ellis Elliott Otte must be mentioned. These two appellants were, each of them, convicted of two several offences under Section 508c of the Criminal Code. The charges were laid as the result of a suggestion which arose when the reference first came on for hearing before the Appellate Division, that the questions submitted could be more conveniently dealt with, if concrete cases involving those questions were at the same time before the Court. Facts having been admitted before the magistrate establishing in each case the offence charged, and the defendants having been found guilty, the magistrate reserved for the opinion of the Divisional Court the question of the constitutional validity of Section 508c. This question was answered conformably to the opinions given in answer to the second question submitted under the reference. The Attorney-General of Canada was no party to these prosecutions, which were initiated in response to the suggestion above mentioned, and with the purpose of facilitating the consideration of those questions.

On the 27th March, 1923, special leave to appeal to His Majesty in Council from the judgment of the Appellate Division on the reference was granted on the application of the Attorney-General for Ontario, and in order that their Lordships might be in possession of all the materials before the Court of Appeal, leave to appeal from the judgment of the Appellate Division on the cases stated by the magistrate was at the same time given, and all these appeals were consolidated.

In view of the circumstances in which the charges were laid and the convictions obtained, it is, their Lordships conceive, unnecessary to make any disposition of these appeals, and their Lordships will at present tender to His Majesty no advice concerning them.

It must, moreover, be understood that in the special circumstances the order of their Lordships granting special leave to appeal to these last-named appellants involved no decision as to the power of the Parliament of Canada to enact Section 1025 of the Criminal Code, or as to the meaning and effect of that Section; whether or not, for example, it would, if effectively enacted, constitute a bar to an appeal from a conviction for an offence created by a statute alleged to be *ultra vires*. And on neither of these points do their Lordships give any opinion.

Their Lordships will humbly advise His Majesty to discharge the order of the Appellate Division of the 29th day of December, 1922, in so far as it sets forth the answers of that Court to the three questions submitted by the Order-in-Council of the 10th day of May, 1922; and to substitute therefor the several answers to the said questions which have been already indicated. There will be no costs of this appeal.

INDEXES

TO

DETAILED REPORT

OF THE

Superintendent of Insurance

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	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 3	Acadia Fire Insurance Company	5057	Fire, Explosion and Hail Insurance	May 1	April 30
A 3	Aetna Insurance Company of Hartford, Conn	5055	Fire, Automobile, Hail, Inland Transportation, Tornado, Sprinkler Leakage and Explosion Insurance	"	"
A 4	Aetna Life Insurance Company of Hartford, Conn	4988	Life Insurance	"	"
A 4	Agricultural Insurance Company	4942	Fire and Limited Explosion Insurance	"	"
A 5	Alliance Nationale	4957	Life, Disability and Sickness Insurance to extent authorized by the Association's Charter	"	"
A 4	Alliance Assurance Company, Ltd.	5093	Fire, Accident, Sickness, Guarantee, Automobile, Hail, Burglary and Plate Glass and Limited Explosion Insurance	"	"
A 5	Alliance Insurance Company of Philadelphia	4943	Fire, Explosion, Inland Transportation and Automobile, excluding Insurance against loss by reason of bodily injury to the person	"	"
	American Automobile Insurance Company	5119	Automobile Insurance	"	"
A 6	American Central Insurance Company	4973	Fire, Automobile, Explosion and Tornado Insurance	"	"
	American Credit Indemnity Company	5203	Credit Insurance	Sep. 27	"
A 6	American Equitable Assurance Company of New York	5139	Fire and Limited Explosion Insurance	May 1	"
A 6	American and Foreign Marine Insurance Company	5091	Inland Transportation Insurance	"	"
A 6	American Insurance Company	5034	Fire Insurance	"	"
A 7	American Surety Company of New York	4895	Burglary and Guarantee Insurance	"	"
	Anglo-Scottish General Commercial Insurance Company, Ltd.	5159	Fire Insurance	"	"
A 7	Atlas Assurance Company, Ltd.	5011	Fire and Limited Explosion Insurance	"	"
A 7	Autocar Fire and Accident Insurance Company	4910	Fire, Accident, Automobile, Limited Explosion, Sickness and Plate Glass Insurance.	"	"
A 7	Beaver Fire Insurance Company	5183	Fire Insurance	"	"
A 8	Boiler Inspection and Insurance Company, Canada	4911	Steam Boiler and Insurance against damage to property, and liability for damage to property or person of others caused by the breakdown of any electrical machinery	"	"
A 8	British America Assurance Company, Toronto	5194	Fire, Automobile, Sprinkler Leakage, Explosion, Tornado and Lightning Insurance	"	"
A 9	British Crown Assurance Corporation, Limited	5096	Fire, Limited Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person, also Hail Insurance	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 9	British Colonial Fire Insurance Company	5102	Fire Insurance	May 1	April 30
	British and European Insurance Company, Limited	5197	Fire Insurance and insurance against damage to property of any kind caused by the explosion of natural or other gas	"	"
A 9	British General Insurance Company, Limited	4974	Fire and Limited Explosion Insurance	"	"
A 10	British Northwestern Fire Insurance Company	5097	Fire Insurance	"	"
A 10	British Oak Insurance Company, Limited	4913	Fire and Hail Insurance	"	"
A 10	British Traders Insurance Company, Limited	4944	Fire, Hail and Automobile Insurance	"	"
A 11	Brotherhood of American Yeomen	4989	Life, Accident and Sickness to the extent authorized by its of Incorporation, Constitution and Laws	"	"
A 11	Caledonian-American Insurance Company	5042	Fire Insurance	"	"
A 11	Caledonian Insurance Company	5043	Fire and Limited Explosion Insurance	"	"
A 11	California Insurance Company, The	5060	Fire and Limited Explosion Insurance	"	"
A 12	Canada Accident and Fire Assurance Company	5013	Fire, Accident, Automobile, Sickness, Plate Glass, Burglary and Guarantee Insurance	"	"
A 12	Canada Life Assurance Company	4958	Life Assurance	"	"
A 13	Canada National Fire Insurance Company	5103	Fire Insurance	"	"
A 13	Canada Security Assurance Company, The	4947	Fire, Automobile, Limited Explosion and Hail Insurance	"	"
A 14	Canadian Fire Insurance Company	5120	Fire, Burglary, Explosion, Guarantee, Hail, Live Stock, Sprinkler Leakage, Tornado and Automobile Insurance	"	"
A 14	Canadian Lumberman's Insurance Exchange	4990	Fire Insurance among its members, restricted to risks on property situated in Ontario and Quebec	"	"
A 15	Canadian Order of the Woodmen of the World	5020	Life and Sickness Insurance to the extent authorized by the Order's Act of Incorporation, Constitution and Laws	"	"
A 15	Canadian Surety Company	5061	Automobile, Burglary, Forgery, Guarantee, Plate Glass and Insurance of Automobiles against fire	"	"
A 16	Capital Life Assurance Company of Canada	4897	Life Insurance	"	"
A 16	Car and General Insurance Corporation, Limited	5046	Fire, Accident, Limited Explosion, Hail and Sickness Insurance	"	"
A 16	Casualty Company of Canada	5062	Automobile, Plate Glass and Burglary Insurance, Automobiles against fire	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 17	Catholic Order of Foresters	5144	Life Insurance to the extent authorized by the Association's Act of Incorporation, Constitution and Laws	May 1	April 30
	Central Insurance Company, Ltd.	5202	Fire, Limited Explosion and Sprinkler Leakage Insurance	Sept. 10	"
	Central Manufacturers Insurance Company	5206	Fire Insurance	Nov. 1	"
A 17	Century Insurance Company, Ltd.	5033	Fire Insurance	May 1	"
A 17	Columbia Insurance Company	5040	Fire, Inland Transportation, Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	"	"
A 18	Commercial Travellers' Association of Canada	5104	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 18	Commercial Travellers' Mutual Benefit Society	4975	Life Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws	"	"
A 19	Commercial Union Assurance Company, Limited	5059	Fire, Limited Explosion, Sprinkler Leakage and Life Insurance	"	"
A 30	Compagnie d'Assurances Generales Contre l'Incendie (General Fire Insurance Company of Paris, France.)	4979	Fire and Limited Explosion Insurance	"	"
A 19	Confederation Life Association	4892	Life Insurance	"	"
A 19	Connecticut Fire Insurance Company of Hartford, Conn.	4959	Fire, Limited Explosion, Sprinkler Leakage and Hail Insurance	"	"
A 20	Continental Casualty Company	4900	Accident, Automobile and Sickness Insurance	"	"
A 20	Continental Insurance Company	5121	Fire, Hail, Tornado, Explosion and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person	"	"
A 21	Cornhill Insurance Company, Limited	5185	Fire Insurance and Insurance against damage to property of any kind caused by the explosion of natural or other gas	"	"
A 20	Continental Life Insurance Company	4901	Life Insurance	"	"
A 21	Crown Life Insurance Company	4898	Life Insurance	"	"
A 21	Dominion Gresham Guarantee and Casualty Company	4902	Burglary, Accident, Sickness, Fire, Plate Glass, Automobile, Inland Transportation, and Guarantee Insurance, excluding the guaranteeing and becoming security for the due performance of any contract	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 22	Dominion of Canada Guarantee and Accident Insurance Company	5044	Fire, Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance	May 1	April 30
A 22	Dominion Fire Insurance Company	5167	Fire, and Automobile Insurance	"	"
A 23	Dominion Life Assurance Company	4896	Life Insurance	"	"
A 23	Eagle Star and British Dominions Insurance Company	5094	Fire, Hail and Automobile Insurance, limited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile, for which the owner is liable, also Limited Explosion	"	"
A 23	T. Eaton Life Assurance Company	4949	Life Insurance	"	"
A 24	Edinburgh Assurance Company, Limited	4976	Life Insurance (as a discontinuing Company)	"	"
A 24	Employers' Liability Assurance Corporation, Limited	5072	Fire, Accident, Burglary, Explosion, Sprinkler Leakage, Guarantee, Automobile, Sickness, Hail, and Steam Boiler Insurance	"	"
A 24	Ensign Insurance Company	4948	Fire Insurance	"	"
A 25	Equitable Fire and Marine Insurance Company	4960	Fire, Explosion, Hail and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person	"	"
A 25	Equitable Life Assurance Society of the United States	4914	Life Insurance (as a discontinuing Company)	"	"
A 25	Essex and Suffolk Equitable Insurance Society, Limited	5012	Fire and Limited Explosion Insurance	"	"
A 26	Excelsior Life Insurance Company	4915	Life Insurance	"	"
A 26	Fidelity and Casualty Company of New York	5122	Burglary, Accident, Sickness, Steam Boiler, Plate Glass Insurance	"	"
A 27	Fidelity Insurance Company of Canada	5014	Guarantee and Plate Glass Insurance	"	"
A 27	Fidelity-Phoenix Fire Insurance Company of New York	5138	Fire, Hail, Inland Transportation and Tornado Insurance, also Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	"	"
	Fire Association of Philadelphia	5205	Fire, Tornado and Limited Explosion Insurance	Nov. 8	"
A 27	Fire Insurance Company of Canada	5140	Fire and Limited Explosion Insurance	May 1	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 28	Fireman's Fund Insurance Company....................	5023	Fire, Inland Transportation, Limited Explosion and Automobile Insurance excluding Insurance against loss by reason of bodily injury to person, and Sprinkler Leakage.............	May 1	April 30
A 28	Firemen's Insurance Company of Newark, N.J...............	5134	Fire, Hail and Tornado Insurance..................	“	“
A 28	Franklin Fire Insurance Company of Philadelphia.............	5065	Fire Insurance..............	“	“
A 29	General Accident Assurance Company of Canada............	4916	Fire, Accident, Automobile, Burglary, Guarantee, Sickness, Plate Glass, Steam Boiler and Hail Insurance.	“	“
A 29	General Accident, Fire and Life Assurance Corporation, Ltd.	4991	Fire, Hail and Limited Explosion Insurance...............	“	“
A 29	General Animals Insurance Company of Canada............	5105	Automobile, Live Stock and Plate Glass Insurance.....	“	“
	General Indemnity Corporation of America..................	5204	Forgery Insurance...........	Oct. 25	“
A 30	Girard Fire and Marine Insurance Company.................	5123	Fire and Tornado Insurance...	May 1	“
A 30	Glens Falls Insurance Company..	4961	Fire, Hail, Tornado, Automobile Explosion, Sprinkler Leakage and Inland Transportation Insurance...........	“	“
A 31	Globe Indemnity Company of Canada..................	5066	Fire, Accident, Sickness, Burglary, Automobile, Plate Glass, Forgery, Limited Explosion, Inland Transportation and Guarantee Insurance................	“	“
	Grain Dealers' National Mutual Fire Insurance Company....	5160	Fire Insurance..............	“	“
A 31	Globe & Rutgers Fire Insurance Company.................	5146	Fire, Inland Transportation and Automobile Insurance (excluding Insurance against loss by reason of bodily injury to the person) and Explosion Insurance as limited by the Company's charter.	“	“
A 32	Grand Council of the Catholic Mutual Benefit Association of Canada..................	4992	Life and Sickness to the extent authorized by the Association's Act of Incorporation, Constitution and Laws....	“	“
	The Grand Orange Lodge of British America............	5191	Life Insurance and Sickness Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.................	“	“
A 32	Great American Insurance Company....................	5067	Fire, Hail, Tornado, Inland Transportation, Sprinkler Leakage, Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person........	“	“

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 11924
A 33	Great West Life Assurance Company	5147	Life Insurance	May	April 30
A 33	Gresham Life Assurance Society, Limited	4962	Life Insurance (as a discontinuing Company)	"	"
A 33	Guarantee Company of North America	4978	Guarantee Insurance	"	"
A 34	Guardian Insurance Company of Canada	5106	Fire, Accident, Sickness, Automobile, Guarantee, Burglary and Plate Glass Insurance	"	"
A 34	Guardian Assurance Company, Limited, of London, England	5107	Fire and Limited Explosion Insurance, Sprinkler Leakage	"	"
A 34	Hardware Dealers Mutual Fire Insurance Company of Wisconsin	5154	Fire Insurance to the extent authorized by the Company's Articles of Association	"	"
A 35	Hartford Fire Insurance Company, Hartford	4918	Fire, Hail, Explosion, Inland Transportation, Cyclone, or Tornado, Sprinkler Leakage Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person, Weather Insurance	"	"
A 35	Hartford Live Stock Insurance Company	4921	Live Stock Insurance	"	"
A 36	Hartford Steam Boiler Inspection and Insurance Company	4912	License for purpose of guaranteeing the policy contracts of the Boiler Insurance Company of Canada (to which License is restricted)	"	"
A 35	Hartford Accident and Indemnity Company	4917	Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass and Sickness Insurance	"	"
A 36	Home Insurance of New York	5063	Fire, Automobile, Explosion, Tornado, Sprinkler Leakage and Hail Insurance, Burglary and Property Damage Insurance, also Weather Insurance	"	"
A 36	Hudson Bay Insurance Company	5037	Fire and Limited Explosion Insurance	"	"
A 37	Imperial Guarantee and Accident Insurance Company of Canada	5108	Guarantee, Accident, Sickness, Automobile, Burglary and Plate Glass Insurance and Insurance of Automobiles against Fire	"	"
A 37	Imperial Assurance Company	5068	Fire, Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person, Hail and Sprinkler Leakage Insurance	"	"
A 38	Imperial Life Assurance Company of Canada	4903	Life Insurance	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 38	Imperial Underwriters' Corporation of Canada	4997	Fire, Accident, Automobile, Guarantee, Limited Explosion and Sickness Insurance	May 1	April 30
	Indemnity Insurance Company of North America	5196	Accident, Automobile, Burglary, Plate Glass and Sickness Insurance	July 16	"
A 39	Independent Order of Foresters	4894	Life, Disability and Sickness Insurance, as specified in the Constituion and Laws of the Society, for sums not exceeding in addition to the sick and funeral benefits, the sum of $5,000 upon any one life	May 1	"
A 39	Insurance Company of North America	4950	Fire, Hail, Sprinkler Leakage, Tornado, Inland Transportation, Explosion and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person	"	"
A 39	Insurance Company of the State of Pennsylvania	5109	Fire and Tornado, Burglary, Inland Transportation and Sprinkler Leakage Insurance	"	"
A 40	International Fidelity Insurance Company	5124	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company	"	"
A 40	Jewish National Workers Alliance of America	5148	Life, Disability and Sickness Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 40	Knights of Columbus	5126	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 40	Knights of Pythias, Supreme Lodge	5180	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 41	Law Union and Rock Insurance Company, Limited	4904	Fire, Accident, Sickness, Burglary, Plate Glass, Limited Explosion and Sprinkler Leakage Insurance, also Automobile Insurance	"	"
A 41	Life Association of Scotland	4982	Life Insurance (as a discontinuing Company)	"	"
A 41	Liverpool and London and Globe Insurance Company, Limited	4981	Fire, Limited Explosion, Sprinkler Leakage and Life Insurance	"	"
A 42	Liverpool-Manitoba Assurance Company	4980	Fire, Automobile, and Explosion Insurance	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 42	Lloyd's Plate Glass Insurance Company	4993	Plate Glass Insurance	May 1	April 30
A 42	London Assurance	4995	Fire, Automobile, Limited Explosion, and Inland Transportation Insurance	“	“
A 43	London Guarantee and Accident Company Limited	4996	Fire, Guarantee, Burglary, Accident, Hail, Limited Explosion, Sprinkler Leakage and Sickness Insurance	“	“
A 43	London and Lancashire Insurance Company, Limited	4905	Fire, Sprinkler Leakage, Explosion and Automobile Insurance	“	“
A 43	London and Lancashire Guarantee and Accident Company of Canada	4930	Guarantee, Burglary, Accident, Fire, Sickness, Automobile and Plate Glass, Insurance of Automobiles against fire and Insurance against loss or damage occasioned by larceny, theft, or stealing from the person by violence of threat, hold-up or otherwise	“	“
A 44	London and Scottish Assurance Corporation, Limited	5143	Life Insurance	“	“
A 44	London Mutual Fire Insurance Company of Canada	5069	Fire, Hail and Automobile Insurance	“	“
A 44	London Life Insurance Company	4994	Life Insurance	“	“
A 45	Loyal Protective Insurance Company	4963	Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada	“	“
	Lumbermen's Mutual Casualty	5186	Automobile Insurance	“	“
A 45	Lumber Underwriters	5110	Fire Insurance	“	“
A 45	Lumbermen's Underwriting Alliance	5161	Fire Insurance	“	“
A 45	Maccabees, The	4932	Life Disability and Sickness Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	“	“
A 46	Manufacturers' Life Insurance Company	4984	Life Insurance	“	“
A 46	Manufacturing Lumbermen's Underwriters	5127	Fire Insurance	“	“
A 46	Marine Insurance Company, Ltd.	5128	Fire, Automobile and Inland Transportation Insurance	“	“
A 47	Maryland Casualty Company	5015	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler, Fly Wheel and Sprinkler Leakage, Forgery Insurance, Insurance against damage to the property and liability for damage to property or person of others caused by the breakdown of any electrical machinery	“	“
A 47	Mercantile Fire Insurance Company	4906	Fire and Limited Explosion Insurance	“	“

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. end 1924
A 47	Merchants' Casualty Company..	5172	Accident Insurance (not including Employers' Liability), Automobile, Sickness and Insurance of Automobile against fire..............	May 1	April 30
A 48	Merchants Fire Assurance Corporation of New York.......	5070	Fire, Hail and Limited Explosion Insurance...............	"	"
A 48	Merchants Marine Insurance Company, Limited..............	5073	Fire, Limited Explosion and Automobile Insurance.....	"	"
A 48	Metropolitan Life Insurance Company of New York..........	5071	Life, Accident and Sickness Insurance.................	"	"
	Mill Owners Mutual Fire Insurance Company of Iowa......	5193	Fire Insurance and Sprinkler Leakage and Insurance against damage to property of any kind caused by the explosion of natural or other gas................	June 26	"
A 48	Millers' National Insurance Company.....................	5111	Fire Insurance...............	May 1	"
A 49	Minnesota Implement Mutual Fire Insurance Company....	5155	Fire Insurance to the extent authorized by the Company's Articles of Association....................	"	"
A 49 A 49	Monarch Life Assurance Company.....................	5182	Life Insurance...............	"	"
A 49	Motor Union Insurance Company, Limited..................	5074	Fire, Accident, Automobile, and Limited Explosion Insurance..................	"	"
A 50	Mount Royal Assurance Company.....................	4964	Fire, Limited Explosion, Automobile and Plate Glass Insurance.................	"	"
A 50	Mutual Life Assurance Company of Canada.................	4931	Life Insurance..............	"	"
A 50	Mutual Life and Citizens' Assurance Company, Limited.....	4985	Life Insurance..............	"	"
A 51	Mutual Life Insurance Company of New York...............	5125	Life Insurance..............	"	"
A 51	National Ben-Franklin Fire Insurance Company..........	5169	Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person........	"	"
A 51	National Fire Insurance Company of Hartford................	5016	Fire, Tornado, Explosion and Inland Transportation Insurance, Sprinkler Leakage and Automobile Insurance, excluding Insurance loss by reason of bodily injury to the person..............	"	"
A 53	Nationale Fire Insurance Company of Paris, France.......	5141	Fire and Limited Explosion Insurance.................	"	"
A 52	National Life Assurance Company of Canada............	4983	Life Insurance..............	"	"
A 52	National Provincial Insurance Company, Limited.........	5045	Fire, Hail, Sprinkler Leakage, Limited Explosion and Plate Glass Insurance.....	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923.	Reg. ends 1924.
A 52	National Surety Company.......	5112	Burglary, Forgery, Credit and Guarantee Insurance......	May 1	April 30
A 53	National Union Fire Insurance Company of Pittsburgh, Pa.	5075	Fire, Hail, Limited Explosion, Automobile and Tornado Insurance...............	“	“
A 53	New Hampshire Fire Insurance Company.................	5078	Fire, Inland Transportation and Sprinkler Leakage Insurance...................	“	“
A 54	New Jersey Insurance Company..	5076	Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person........	“	“
A 54	Newark Fire Insurance Company	5038	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person, and Limited Explosion.................	“	“
A 54	New York Life Insurance Company.....................	5048	Life Insurance...............	“	“
A 55	New York Plate Glass Insurance Company.................	5131	Plate Glass Insurance.........	“	“
A 55	Niagara Fire Insurance Company	5079	Fire, Explosion, Hail, Tornado and Automobile Insurance (including damage to Automobiles in transit by rail)..	“	“
A 55	North American Accident Insurance Company............	5171	Accident, Automobile, Sickness, Burglary, Plate Glass and Insurance of Automobiles against fire.............	“	“
A 56	North American Life Assurance Company.................	4907	Life Insurance...............	“	“
A 56	North British and Mercantile Insurance Company..........	4955	Fire, Limited Explosion, Sprinkler Leakage and Life Insurance...................	“	“
A 56	North Empire Fire Insurance Company.................	4998	Fire and Limited Explosion Insurance.................	“	“
A 57	Northwest Fire Insurance Company.....................	5132	Fire Insurance...............	“	“
A 57	Northern Assurance Company, Limited..................	4986	Fire, Accident, Automobile, Burglary, Guarantee, Limited Explosion, Plate Glass and Sickness Insurance........	“	“
A 57	Northern Life Assurance Company of Canada.................	5113	Life Assurance...............	“	“
A 58	Northwestern Mutual Fire Association.....................	5049	Fire and Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person).......	“	“
A 58	Northwestern National Insurance Company of Milwaukee, Wis.	5168	Fire, Automobile and Tornado Insurance...............	“	“
A 59	Norwich Union Life Insurance Society...................	4935	Life Insurance (as a discontinuing Company)...........	“	“

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 58	Norwich Union Fire Insurance Society, Limited	4965	Fire, Accident, Sickness, Limited Explosion, Sprinkler Leakage, Automobile and Plate Glass Insurance	May 1	April 30
A 59	Occidental Fire Insurance Company	4954	Fire, Hail and Automobile Insurance, Limited Explosion	"	"
A 59	Ocean Accident and Guarantee Corporation (Limited)	4938	Fire, Accident, Sickness, Guarantee, Plate Glass, Limited Explosion, Burglary and Automobile Insurance	"	"
A 60	Pacific Coast Fire Insurance Company	5031	Fire and Limited Explosion Insurance	"	"
A 60	Pacific Fire Insurance Company	5080	Fire Insurance	"	"
A 61	Patriotic Assurance Company, Ltd	5003	Fire and Limited Explosion Insurance	"	"
A 60	Palatine Insurance Company, Ltd.	5050	Fire, Automobile and Limited Explosion Insurance	"	"
A 61	Phoenix Fire Insurance Company, Of Paris, France	5077	Fire and Limited Explosion Insurance	"	"
A 61	Phoenix Assurance Company, Ltd. of London	5041	Fire, Explosion, Hail and Sprinkler Leakage and Life Insurance	"	"
A 61	Phoenix Insurance Company, Hartford, Conn.	4966	Fire, Hail, Limited Explosion, Sprinkler Leakage and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person	"	"
A 62	Preferred Accident Insurance Company	4956	Accident, Sickness and Automobile Insurance	"	"
A 62	Protective Association of Canada	5081	Accident and Sickness Insurance restricted to members of the Masonic Order within Canada, and limited in amount, as provided in the Association's Act of Incorporation	"	"
A 62	Providence Washington Insurance Company	5000	Fire, Automobile, Inland Transportation, Sprinkler Leakage and Explosion Insurance	"	"
A 63	Provincial Insurance Company, Limited	5170	Fire, Automobile and Limited Explosion Insurance	"	"
A 63	Prudential Insurance Company of America	5004	Life Insurance	"	"
A 63	Quebec Fire Assurance Company	4908	Fire and Limited Explosion Insurance	"	"
A 64	Queen Insurance Company of America	5017	Fire, Limited Explosion, Inland Transportation and Automobile Insurance	"	"
A 64	Queensland Insurance Company, Limited	4933	Fire and Limited Explosion Insurance	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 64	Railway Passengers' Assurance Company	5166	Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance	May 1	April 30
A 65	Reliance Insurance Co. of Canada	4967	Fire and Limited Explosion Insurance	"	"
A 65	Reliance Mutual Life Assurance Society	4939	Life Insurance (as a discontinuing Company)	"	"
A 65	Retail Hardware Mutual Fire Insurance Company	5163	Fire Insurance to the extent authorized by the Company's articles of Incorporation	"	"
A 66	Ridgely Protective Association	5032	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada	"	"
A 66	Royal Arcanum, Supreme Council of the	4971	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 66	Royal Exchange Assurance	5047	Fire, Accident, Sickness, Sprinkler Leakage and Automobile and Limited Explosion Insurance	"	"
A 67	Royal Guardians	5005	Life and Sickness Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws	"	"
A 67	Royal Indemnity Company	5053	Accident, Automobile, Burglary, Guarantee Sickness and Steam Boiler, Forgery, Plate Glass Insurance, and Insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery	"	"
A 68	Royal Insurance Company, Limited	5018	Fire, Automobile, Explosion, Sprinkler Leakage and Life Insurance	"	"
A 68	St. Paul Fire and Marine Insurance Company	5150	Fire, Inland Transportation, Tornado, Limited Explosion and Automobile Insurance	"	"
A 68	Royal Scottish Insurance Company, Limited	5082	Fire and Limited Explosion Insurance	"	"
A 69	La Sauvegarde Life Insurance Company	5162	Life Insurance	"	"
A 69	Scottish Amicable Life Assurance Society	4977	Life Insurance (as a discontinuing Company)	"	"
A 69	Scottish Canadian Assurance Corporation	5006	Fire and Hail Insurance	"	"
A 70	Scottish Metropolitan Assurance Company	5083	Fire, Accident, Automobile, Burglary, Limited Explosion, Guarantee and Sickness Insurance	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 70	Scottish Union and National Insurance Company..........	4968	Fire, Automobile, Tornado, Sprinkler Leakage and Explosion Insurance.........	May 1	April 30
A 71	Security Life Insurance Company of Canada................	5137	Life Insurance...............	"	"
A 71	Security Insurance Company of New Haven................	4969	Fire, Hail and Limited Explosion Insurance.........	"	"
A 72	Societe (La) des Artisans Canadiens Francais.............	4972	Life, Accident and Sickness Insurance to the extent authorized by the Society's Charter.................	"	"
A 72	Sovereign Life Assurance Company of Canada............	5086	Life Insurance...............	"	"
A 73	Springfield Fire and Marine Insurance Company..........	5035	Fire, Hail, Tornado, Limited Explosion, Sprinkler Leakage and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	"	"
A 73	Standard Life Assurance Company, Scotland.............	4970	Life Insurance...............	"	"
A 73	Star Assurance Society..........	5051	Life Insurance (as a discontinuing Company)...........	"	"
A 74	State Life Insurance Company...	4987	Life Insurance...............	"	"
A 74	Sterling Fire Insurance of Indiana	4936	Fire, Automobile, Hail and Tornado Insurance...........	"	"
A 74	Stuyvesant Insurance Company..	5087	Fire Insurance...............	"	"
A 75	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada........	5056	Life and Sickness Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws..................	"	"
A 75	Sun Insurance Office, London, England..................	5007	Fire, Accident, Automobile, Limited Explosion, Guarantee and Sickness Insurance...................	"	"
A 75	Sun Life Assurance Company of Canada...................	5153	Life Insurance...............	"	"
A 76	Tokio Marine and Fire Insurance Company, Limited.........	5158	Fire Insurance..............	"	"
A 76	Travellers' Indemnity Company..	5114	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass, Automobile and Insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery......	"	"
A 76	Travellers' Insurance Company, Hartford, Conn...........	5089	Life and Accident Insurance...	"	"
A 77	Travellers' Life Assurance Company of Canada............	5192	Life Insurance...............	"	"
A 77	Underwriters at American Lloyds	5142	Fire Insurance...............	"	"
A 77	Union Assurance Society, Limited.	5133	Fire, Automobile, Limited Explosion and Inland Transportation Insurance.......	"	"
A 78	Union Fire Insurance Company, Limited, of Paris, France.... (L'Union Compagnie a l'assurance contre l'incendie, Paris, France.)	5009	Fire and Limited Explosion Insurance.................	"	"

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 78	Union Insurance Society of Canton, Limited	4937	Fire, Automobile, Sickness, Accident, Hail, Sprinkler Leakage, Limited Explosion and Inland Transportation Insurance	May 1	April 30
A 78	Union Mutual Life Insurance Company of Maine	5008	Life Insurance	"	"
A 79	United British Insurance Company, Limited	5090	Fire and Limited Explosion Insurance	"	"
A 79	United States Fidelity and Guaranty Company	5019	Guarantee, Accident, Forgery, Sickness, Burglary, Plate Glass and Steam Boiler Insurance	"	"
A 79	United States Fire Insurance Company	5036	Fire, Automobile Insurance (excluding Insurance against loss by reason of bodily injury to the person), Explosion and Tornado Insurance	"	"
A 79	United States Life Insurance Company of the City of New York	4893	Life Insurance	"	"
A 80	Westchester Fire Insurance Company	5052	Fire, Explosion and Hail Insurance	"	"
A 80	Western Assurance Company, Toronto	5195	Fire, Inland Transportation, Sprinkler Leakage, Lightning, Explosion and Tornado and Automobile Insurance	"	"
A 81	Western Life Assurance Company	5184	Life Insurance as a discontinuing Company	"	"
A 81	Western Mutual Life Association	5088	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 81	Woman's Benefit Association of the Maccabees	5181	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 82	Workmen's Circle, The	5010	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
	World Marine and General Insurance Company, Limited	5002	Fire, Accident, Automobile, Burglary, Guarantee, Inland Transportation, Plate Glass Sickness, Sprinkler Leakage and Insurance against damage to property of any kind caused by the explosion of natural or other gas	"	"
A 82	Yangtsze Insurance Association	5100	Fire Insurance	"	"
A 82	Yorkshire Insurance Company, Limited	5118	Fire, Live Stock, Accident, Sickness, Automobile and Plate Glass Insurance	"	"

ONTARIO INSURANCE ACT—SCHEDULE AA.

Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

	Name of Company	Cert. No.	For what kind of Insurance Registered	Reg. begins 1923	Reg. ends 1924
A 3	Aetna Insurance Company	5056	Inland Marine Insurance	May 1	April 30
A 84	Automobile Insurance Company	5092	Inland Marine Insurance	“	“
		5093	Ocean Marine Insurance	“	“
A 10	British Traders Insurance Co. Ltd.	4945	Ocean Marine Insurance	“	“
		4946	Inland Marine Insurance	“	“
A 17	Columbia Insurance Company (Jersey City, N.J.)	5021	Inland Marine Insurance	“	“
		5022	Ocean Marine Insurance	“	“
A 20	Continental Insurance Company.	5200	Inland Marine Insurance	“	“
		5201	Ocean Marine Insurance	“	“
A 23	Eagle Star and British Dominions Insurance Company, Limited	5095	Inland Marine Insurance	“	“
		5098	Ocean Marine Insurance	“	“
A 85	Federal Insurance Company	4952	Ocean Marine Insurance	“	“
		5953	Inland Marine Insurance	“	“
A 27	Fidelity Phenix Fire Insurance Company of New York	5198	Ocean Marine Insurance	“	“
		5199	Inland Marine Insurance	“	“
A 28	Fireman's Fund Insurance Company	5025	Inland Marine Insurance	“	“
		5024	Ocean Marine Insurance	“	“
A 28	Firemen's Insurance Company of Newark, N.J.	5136	Ocean Marine Insurance	“	“
		5135	Inland Marine Insurance	“	“
A 31	Globe & Rutgers Fire Insurance Company	5145	Ocean Marine Insurance	“	“
A 35	Hartford Fire Insurance Company	4920	Ocean Marine Insurance	“	“
		4919	Inland Marine Insurance	“	“
A 36	Home Insurance Company	5064	Inland Marine Insurance	“	“
	Indemnity Mutual Marine Assurance Company, Limited	5026	Ocean Marine Insurance	“	“
A 39	Insurance Company of North America	4951	Ocean Marine Insurance	“	“
A 43	London & Lancashire Insurance Company	4909	Ocean Marine Insurance	“	“
A 46	Marine Insurance Company, Ltd.	5130	Ocean Marine Insurance	“	“
		5129	Inland Marine Insurance	“	“
A 54	New Jersey Insurance Company	4420	Ocean Marine Insurance	“	“
		4421	Inland Marine Insurance	“	“
A 57	Northern Assurance Company, Limited	5165	Inland Marine Insurance	“	“
		5164	Ocean Marine Insurance	“	“
	Norwich Union Life Insurance Society, Limited	4934	Investment of Surplus Funds in the Province of Ontario	“	“
A 61	Phoenix Assurance Company, Ltd.	5054	Ocean Marine Insurance	“	“
A 62	Providence Washington Insurance Company	5149	Inland Marine Insurance	“	“
		5001	Ocean Marine Insurance	“	“
A 66	Royal Exchange Assurance	5156	Inland Marine Insurance	“	“
		5157	Ocean Marine Insurance	“	“
A 70	Scottish Metropolitan Assurance Company, Limited	5084	Inland Marine Insurance	“	“
		5085	Ocean Marine Insurance	“	“
A 68	St. Paul Fire and Marine Insurance Company	5151	Inland Marine Insurance	“	“
		5152	Ocean Marine Insurance	“	“
	Standard Marine Insurance Company, Limited	5190	Inland Marine Insurance	“	“
		5189	Ocean Marine Insurance	“	“
A 87	Thames & Mersey Marine Insurance Company, Limited	5028	Inland Marine Insurance	“	“
		5027	Ocean Marine Insurance	“	“
A 76	Tokio Marine and Fire Insurance Company	5187	Inland Marine Insurance	“	“
		5188	Ocean Marine Insurance	“	“
	Union Insurance Society of Canton, Limited	4940	Inland Marine Insurance	“	“
		4941	Ocean Marine Insurance	“	“
A 89	Union Marine Insurance Company, Limited	5029	Ocean Marine Insurance	“	“
A 91	United States Lloyds	5101	Inland Marine Insurance	“	“
		5099	Ocean Marine Insurance	“	“
A 82	Yorkshire Insurance Company, Limited	5030	Ocean Marine Insurance	“	“
A 80	Western Assurance Company	5116	Inland Marine Insurance	“	“
		5117	Ocean Marine Insurance	“	“

Index B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

	Name of Company	System	Head Office	Manager or Secretary	Post Office
B88	Algoma Mutual	Mutual	Sault Ste. Marie	Thos. H. Elliott	Sault Ste. Marie.
B90	Amherst Island	Mutual	Stella	John Glenn	Stella.
B92	Ayr	Mutual	Ayr	A. L. Easton	Princeton.
B94	Bay of Quinte Agricultural	Mutual	Picton	M. R. German	Picton.
B96	Bertie & Willoughby Farmers'	Mutual	Ridgeway	John G. Wills	Marshville.
B98	Blanshard	Mutual	St. Mary's	John H. Jameson	St. Mary's.
B100	Blenheim North	Mutual	Bright	D. R. Stauffer	Bright.
B102	Brant County Farmers'	Mutual	Brantford	J. A. Messecar	Brantford.
B104	Canadian Millers'	Mutual	Hamilton	John T. White	Hamilton.
B106	Caradoc Farmers'	Mutual	Mount Brydges	E. W. J. Sutherland	Mt. Brydges.
B108	Clinton Township	Mutual	Beamsville	G. W. Tinlin	Beamsville.
B3	Commonwealth Life and Accident Insurance Co.	Stock	Hamilton	W. R. Hitchins	Hamilton.
B110	Culross	Mutual	Teeswater	D. McIntosh	Teeswater.
B112	Dereham and West Oxford	Mutual	Mount Elgin	T. R. Mayberry	Ingersoll.
B114	Dorchester, North and South	Mutual	Harrietsville	S. E. Facey	Harrietsville.
B116	Downie	Mutual	St. Paul's	Alex. Frame	St. Paul's.
B118	Dufferin Farmers'	Mutual	Shelburne	Thomas Whalley	Shelburne.
B120	Dumfries, N., & Waterloo, S.	Mutual	Galt	A. W. Hilborn	Galt.
B122	Dunwich Farmers'	Mutual	Dutton	W. A. Galbraith	Iona Station.
B124	Easthope South Farmers	Mutual	Tavistock	W. S. Russell	Tavistock.
B56	Economical	Cash-Mutual	Kitchener	W. H. Schmalz	Kitchener.
B126	Ekfrid	Mutual	Appin	A. P. McDougald	Melbourne.
B128	Elma Farmers'	Mutual	Atwood	J. R. Hammond	Atwood.
——	Empire Life Ins. Co. (a)	Stock	Toronto	M. P. Langstaff, A.I.A.	Toronto.
B130	Eramosa	Mutual	Rockwood	Robert Scott	Rockwood.
B132	Erie Farmers'	Mutual	Selkirk	A. E. Havill	South Cayuga.
B8	Equity Life	Stock	Toronto	Geo. M. Begg	Toronto.
B134	Farmers' Central	Mutual	Walkerton	J. J. Schumacher	Walkerton.
B137	Farmers' Union	Mutual	Lindsay	R. G. Corneil	Lindsay.
——	Federal Fire Ins. Co. (b)	Stock	Toronto	Harold W. Magee	Toronto.
B140	Formosa	Mutual	Formosa	E. C. Kuntz	Formosa.
B142	Germania Farmers'	Mutual	Ayton	R. H. Fortune	Ayton.
B144	Glengarry Farmers'	Mutual	Lochiel	V. G. Chisholm	Alexandria.
B59	Gore District	Cash-Mutual	Galt	John N. McKendrick	Galt.
B146	Grand River	Mutual	York	Norman Simenton	Caledonia.
B148	Grenville Patron	Mutual	Spencerville	W. M. Snyder	Spencerville.
B150	Grey and Bruce	Mutual	Hanover	Wm. Ruttle	Hanover.
B152	Guelph Township	Mutual	Lot 27, Div. A. Guelph Tp.	John L. Carter	Guelph.
B154	Halton Union Farmers'	Mutual	Acton	Thos. Moore	Campbellville.
B156	Hamilton Township	Mutual	Cold Springs	Thos. Hoskin	Cobourg.
B34	Hand-in-Hand	Stock	Toronto	Jos. Walmsley	Toronto.
B158	Hay Township	Mutual	Zurich	Henry Eilber	Crediton.
B160	Hopewell Creek	Mutual	New Germany	A. J. Frank	New Germany.
B164	Howick Farmers'	Mutual	Gorrie	W. S. McKercher	Wroxeter.
B162	Howard Farmers'	Mutual	Ridgetown	E. D. Mitton	Ridgetown.
B256	Huron Weather	Mutual	Zurich	Chas. Monteith	Woodham.

(a) Commenced business January 11th, 1923.
(b) Commenced business December 5th, 1922.

Index B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—Continued

	Name of Company	System	Head Office	Manager or Secretary	Post Office
B167	Kent and Essex	Mutual	Romney	T. B. Harvey	Merlin.
B169	Lambton Farmers'	Mutual	Brooke Township.	W. G. Willoughby	Watford.
B171	Lanark	Mutual	Perth	Peter Cavers	Perth.
B173	Lennox and Addington	Mutual	Napanee	W. R. Lott	Napanee.
B175	Lobo Township	Mutual	Coldstream	J. Marsh	Ilderton.
B177	London Township Farmers'	Mutual	Arva	Edward Dann	London.
B179	McGillivray	Mutual	West McGillivray	Wm. T. Amos	Parkhill.
B181	McKillop	Mutual	Seaforth	D. F. McGregor	Seaforth.
B183	Maple Leaf	Mutual	Columbus	P. G. Purves	Columbus.
B37	Merchants	Stock	Toronto	A. E. Blogg	Toronto.
B74	Monarch	Mutual and Stock	Toronto	A. M. Aletter	Toronto.
B186	Nichol	Mutual	Fergus	James Beattie	Fergus.
B188	Nissouri	Mutual	Kintore	E. J. Pearson	Kintore.
B190	Norfolk	Mutual	Simcoe	N. Stanley Boughner	Simcoe.
B192	North Kent	Mutual	Thamesville	Walter S. Holmes	Dresden.
B194	Oneida Farmers'	Mutual	Willowgrove	W. S. Dunnet	Hagersville.
B11	Ontario-Equitable Life and Accident Ins. Co.	Stock	Waterloo	S. C. Tweed	Waterloo.
B258	Ontario Farmers' Weather	Mutual	Grand Valley	W. A. Wansbrough	Grand Valley.
B196	Ontario Threshermen's Mutual Fire Insurance Co.	Mutual	Chatham	Byrell Harris	Chatham.
B198	Osgoode	Mutual	Kenmore	R. McLachlin	Kenmore.
B200	Otter	Mutual	Norwich	T. M. Cayley	Norwich.
B202	Oxford Farmers'	Mutual	Embro	H. W. Sutherland	Embro.
B204	Peel and Maryborough	Mutual	Drayton	John Ritch	Drayton.
B206	Peel County Farmers'	Mutual	Brampton	J. J. Stewart	Brampton.
B62	Perth	Cash-Mutual	Stratford	Charles Packert	Stratford.
—	*Policyholders' Mutual Life	Mutual and Auxiliary Joint Stock 7 Edw. VII., c. 116	Toronto	A. M. Featherston	Toronto.
B208	Prescott Farmers'	Mutual	Alfred	B. G. Parisien	Alfred.
B268	Provident Assurance Co	Stock	Montreal, Que.	†A. M. Aletter	Toronto.
B210	Puslinch	Mutual	Aberfoyle	John Rae	Puslinch.
B40	Queen City	Joint Stock	Toronto	Hugh F. Creighton	Toronto.
B21	Re-insurance Co. of Canada	Joint Stock	Waterloo	M. J. Smith	Waterloo.
B212	Saltfleet and Binbrook	Mutual	Elfrida	Charles Ira Stewart	Hannon.
B214	Southwold Farmers'	Mutual	Shedden	John H. Sells	Shedden.
B216	Sydenham	Mutual	Owen Sound	T. J. Harkness	Owen Sound.
B219	Temiskaming	Mutual	New Liskeard	John W. Bolger	New Liskeard.
B221	Thunder Bay	Mutual	Murillo	A. McGillivray	Murillo.
B43	Toronto Casualty Fire Marine Insurance Co.	Stock	Toronto	C. H. Ackerman	Toronto.
B323	Townsend Farmers'	Mutual	Waterford	James Ross	Waterford.

*By agreement dated 16th April, 1923, The Ontario Equitable Life and Accident Insurance Company acquired the Assets and assumed the liabilities of the Policyholders Mutual Life Insurance Company.

†Chief Agents.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—Concluded.

	Name of Company	System	Head Office	Manager or Secretary	Post Office
——	†Union Fire and Casualty Co.	Joint Stock	Winnipeg		Toronto.
B225	Usborne and Hibbert	Mutual	Farquhar	W. A. Turnbull	Exeter.
B227	Walpole Farmers'	Mutual	Jarvis	Geo. L. Miller	Jarvis.
B65	Waterloo	Cash-Mutual	Waterloo	L. W. Shuh	Waterloo.
B229	Waterloo, North, Farmers'	Mutual	Waterloo	Josiah Stauffer	Waterloo.
B231	Wawanosh, West	Mutual	Dungannon	Thos. G. Allen	Dungannon.
B79	Wellington	Mutual and Stock	Guelph	Shaw & Begg, Limited	Toronto.
B260	Western Farmers' Weather	Mutual	Woodstock	E. L. Sutherland	Woodstock.
B233	Westminster Township.	Mutual	Pond Mills	R. S. Nichol	Wilton Grove.
B235	Williams, East	Mutual	Nairn	John A. McLeish	Kerwood.
B237	Yarmouth	Mutual	New Sarum	A. E. Bucke	St. Thomas.

†Union Fire and Casualty Insurance Company went into liquidation on 13th March, 1923. W. S. Newton, of Winnipeg, was appointed Liquidator.

INDEX C.—Underwriters.

List of Underwriters registered to transact business in Ontario up to December 1st, 1923.

Aetna Fire Underwriters' Agency.
Britannic Underwriters' Agency.
British and Canadian Underwriters.
British Empire Underwriters' Agency.
Canadian Hardware and Implement Underwriters
Canadian Motor Underwriters' Agency.
Continental Underwriters' Agency.
Delaware Underwriters.
Duquesne Underwriters' Agency.
Edinburgh Underwriters' Agency.
Exchange Underwrighters' Agency.
Federal Underwriters, Limited
Fidelity (Fire) Underwriters of New York.
Globe Underwriters' Agency.
Home Underwriters' Agency.
London Underwriters' Agency
Merchants' Underwriters' Agency.
MinnesotaUnderwriters' Agency
Montreal Underwriters' Agency.
National Liverpool Underwriters' Agency.
New York Underwriters' Agency.
Nova Scotia Fire Underwriters' Agency.
Phenix Underwriters' Agency.
Protector Underwriters.
Providence Underwriters' Agency.
Retail Merchants' Underwriters' Agency.
Rochester Underwriters' Agency.
St. Lawrence Underwriters' Agency.
Sterling Fire Underwriters' Agency.
Winnipeg Fire Underwriters' Agency.

INDEX D.—Insurance Brokers.

List of Special Insurance Brokers Licensed to transact business with unregistered corporations.

Barker, Wesley E., Toronto
Gooch, Robert E., Toronto.
Hardy, E. D., & Company, Ottawa.
Ireland, Aubrey E., Toronto.
Irish & Maulson, Limited, Toronto.
Jones & Proctor Bros., Limited, Toronto.
Jones, Seneca & Sons, Hamilton.
Lauder, William, Toronto.
E. L. McLean, Toronto.
Muntz & Beatty, Toronto.
Reed, Shaw & McNaught, Toronto.
Ring, Charles Edward, Toronto.
Robertson, Percy, Toronto.
Rotenberg, Louis, Jr., Toronto.
Ryan Agency, Limited, Toronto.
Smith & Walsh, Toronto.
Toronto Insurance and Vessel Agency, Limited, Toronto.
Willis, Faber & Company of Ontario, Limited, Toronto.

INDEX E.—Guarantee Companies.

List of Guarantee Companies whose bonds have by Order-in-Council of the Lieutenant-Governor of Ontario been authorized for acceptance in lieu of personal or private suretyship prescribed or required by Chapters 5 and 67 of 9 Edw. VII. and 62 Vict. (2nd Sess.), Chap. 12, s. 69; R.S.O. 1914, Chap. 190.

1. Alliance Assurance Company.
2. American Surety Company, of N. Y.
3. Canada Accident and Fire Assurance Company.
4. Canadian Surety Company.
5. Dominion Gresham Guarantee and Casualty Company.
6. Dominion of Canada Guarantee and Accident Insurance Company.
7. Employers' Liability Assurance Corporation (Limited).
8. Fidelity Insurance Co. of Canada.
9. General Accident Assurance Company of Canada.
10. Globe Indemnity Company of Canada.
11. The Guardian Insurance Company of Canada, Montreal, Quebec.
12. Guarantee Company of North America.
13. Hartford Accident and Indemnity Company.
14. Imperial Guarantee and Accident Insurance Company of Canada.
15. Imperial Underwriters' Corporation of Canada.
16. London and Lancashire Guarantee and Accident Company of Canada.
17. London Guarantee and Accident Company, Limited.
18. Maryland Casualty Company.
19. National Surety Company.
20. Northern Assurance Company, Limited.
21. Norwich Union Fire Insurance Society, Limited.
22. Ocean Accident and Guarantee Corporation, Limited.
23. Railway Passengers' Assurance Company of London, England.
24. Royal Indemnity Company.
25. Scottish Metropolitan Assurance Company, Limited.
26. Sun Insurance Office.
27. Toronto Casualty Fire and Marine Insurance Company.
28. United States Fidelity and Guaranty Company.
29. World Marine & General Insurance Company, Limited.

REPORT

OF THE

Registrar of Friendly Societies

TRANSACTIONS FOR THE YEAR 1922

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
Printed and Published by Clarkson W. James, Printer to the King's Most Excellent Majesty
1923

PRODUCED BY
The
United Press
LIMITED
TORONTO
CANADA

To His Honour Henry Cockshutt,
Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

The undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1922.

Respectfully submitted,

W. F. Nickle,
Attorney-General.

Toronto, 1st October, 1923.

To the Honourable W. F. Nickle, K.C., M.P.P.,
Attorney-General of Ontario.

Sir:—

I have the honour to submit herewith the Thirty-fourth Annual Report of the Registrar of Friendly Societies for the year ended 31st December, 1922. The statements printed in this report include not only the statements of friendly societies which undertake life insurance contracts, but also those of the sick and funeral benefit societies. Of the former there are sixteen and the statements of their affairs are printed in the first fifty-five pages of the report. They are also required to file, annually, actuarial balance sheets with the Department, and a summary of these valuations is printed as an appendix to this report.

The sick and funeral benefit societies are, by statute, limited in the liability they may undertake to amounts of $200.00 payable in the event of death, and weekly benefits of $10.00 per week payable to disabled members. The Department is planning to reduce printing required for this report next year by summarizing the sick and funeral benefit society statements in schedule form. It is hoped that this will enable the inclusion of the whole report with that of the Superintendent of Insurance hereafter.

The most important fact in fraternal society history of the last year, has been the application of The Ontario Insurance Amendment Act 1921 (11 Geo. V, Chap. 60) dealing with the life insurance contracts of friendly societies. It is this legislation that imposes the requirement of the annual valuations of insurance contracts above mentioned. In cases in which the valuation by the actuary of the society shows that the society cannot provide for payment of its insurance contracts at maturity without abatement or without increase in existing rates of contribution, the legislation provides for the securing of a readjustment of such contracts by a procedure involving the following stages: First, the consideration by the Registrar of Friendly Societies of the valuation filed and a report thereon to the Minister; second, a request of the Minister addressed to the society to take such steps as might be necessary to enable the society to assure its members and the public generally that it would be able to fulfil its contracts at maturity; third, the consideration of this request by the executive and actuary of the society, and the submitting by them to the society of definite recommendations to secure the necessary readjustment; fourth, action by the society on the recommendations of the executive and actuary in pursuance of the request; fifth, in the event of the rejection of the recommendations by the society, a report of the fact by the Registrar to the Minister and the appointment by the Minister of a statutory readjustment committee charged with the duty of investigating the financial affairs of the society and of formulating a plan for the necessary readjustment and drafting the amendments to the constitution and laws of the society appropriate thereto; sixth, the filing of the report of the readjustment committee in the office of the Registrar of Friendly Societies, the report becoming thereby automatically effective, pursuant to the statute.

The first valuations of the societies filed with the Department in 1922 showed that some half-dozen of the societies would require to make readjustments of their contracts or rates in order to put themselves upon a sound financial basis. Some of these societies have effected voluntary readjustments of their affairs without the intervention of the Department. In other cases it was necessary to invoke the authority of the statute. Two important societies are at the present time passing through the stages above enumerated and in some other cases the way is being prepared for the necessary application.

The readjustment committee appointed in the case of The Canadian Order of Foresters has just filed its financial report at the time of this writing and the readjustment thereby effected will go into force in that society on the 1st of January, 1924. The report of the committee bears evidence of the careful and minute survey made of the financial position of the society and also of the broad and sympathetic view taken of the history and spirit of the society. I believe the report is the happiest solution that could be found for the financial problems of the society and I have every reason to hope that the readjustment will be accepted by members of the society in a sympathetic spirit. Effect has been given by the report to the favourable mortality experience of the society, to the high interest earning power of its investments and to the desire of all fraternalists to deal generously with the older members of the society.

The Canadian Order of Chosen Friends has also advanced through the earlier stages above mentioned to the appointment of the statutory readjustment committee and at this writing it seems probable that the work of that committee can be finished in sufficient time to allow its report to become effective on January 1st, 1924.

It is a pleasure to report that the Sons of England Benefit Society has voluntarily brought about a readjustment of its rates as recommended by its actuary.

The foregoing is a very important record of substantial progress made in reconstruction of the fraternal insurance system in Ontario, and the prospect is that at an early date I shall be able to report that every friendly society subject to the legislative control of the Province is established upon a basis to command public confidence so far as its contracts of life insurance are concerned.

Yours faithfully,

V. Evan Gray,
Registrar of Friendly Societies.

Toronto, 29th September, 1923.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 11th August, 1879.

The Executive officers of the Society at the 31st December, 1922, were as follows:

R. G. Graham, Grand Master Workman..........................Ottawa.
F. G. Inwood, Grand Recorder-Treasurer.......................Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1922, $9,769,961.27.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

			Number.	Amount.
				$ c.
Number of contracts in force 31st December, 1921			10,541	10,247,703 04
Number of contracts taken during 1922 new or renewed			278	167,250 00
Add amount by which various certificates were increased during 1922			....	3,000 00
Gross number of contracts in force at any time in 1922			10,819	10,417,953 04
Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1922	267	298,829 07		
Contracts lapsed in 1922	480	348,393 58		
Contracts surrendered	....	....		
Reduction of certificates	....	769 12		
Total deductions extended	747	647,991 77	747	647,991 77
Net contracts in force 31st December, 1922	....	....	10,072	9,769,961 27
No. of certificate holders in good standing	....	....	9,596	9,380,275 18
No. temporarily suspended	....	....	476	389,686 09
Grand total of certificate holders,—31st December, 1922	....	....	10,072	9,769,961 27

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, total membership of which is 717.
Number of members who died during 1922, 7.
Amount of funeral benefits paid in 1922, $210.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Lodge.
Number of members who received sick and funeral benefits during 1922, 108.
Amount of benefits paid in 1922, in respect of sick members, $2,262.66.
Number of weeks' sickness experienced in 1922, 521 3/7.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1922, $19,072.75

V. Assets.

Bonds, debentures, etc.		$ 1,820,483 81
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Imperial Bank, Toronto, Beneficiary Fund		55,279 51
Imperial Bank, Toronto, General Fund		1,954 99
Imperial Bank, Toronto, Sick Fund		4,072 75
Assessments called but not yet payable		34,534 69
Interest due and accrued		21,018 83
Total assets of Life Insurance Fund (not extended)	$ 1,906,101 13	
" Sick and Funeral Fund (not extended)	19,411 03	
" General and other Funds (not extended)	12,822 60	
All other assets		990 18
Total assets		$ 1,938,334 76

VI. Liabilities.

Amount of claims supposed or reported, or unadjusted	$ 19,509 93
Amount of all other liabilities	59 87
Total liabilities	$ 19,569 80

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1922.—None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1922, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited quarterly during 1922.

Names and addresses of the auditors for 1922 were as follows: Charles G. Knott and Albert E. Hagerman, Toronto.

No changes were made in by-laws during 1922 in relation to insurance certificates.

Amount of Bond of Grand Master Workman, $5,000.00.

Amount of Bond of Grand Recorder Treasurer, $20,000.00.

Number of members in force in Ontario, 10,072.

Amount of insurance in force in Ontario at 31st December, 1922, $9,769,961.27.

Number of members in Ontario who died during 1922, 267.

Amount of death benefits paid to Ontario members during 1922, $315,984.90.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $45,926.75.

Cash received during 1922 from:		
Supplies		$ 177 70
Assessments		395,204 19
Per capita tax		20,842 17
Changing certificates, etc		72 00
Interest		92,823 66
Cash received from repayment of investments (not extended)	$31,425 52	
Total Receipts		$ 509,119 72

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Fraternal association	$ 45 00
Law costs	25 50
Registration fee	150 00
Rent of drawer, Trust Company	75 00
Organization expenses	5,318 95
Travelling expenses	229 06
Rent, light, heat and taxes	1,231 47
Salaries, officers' and auditors' and actuary's fees	4,822 35
Medical examiner's salary and expenses	510 00
Clerk hire	6,355 00
Official Journal	2,112 03
Printing, stationery and advertising	540 26

Postage telegrams, and express		855 54
Premiums for guaranteeing lodge officers		180 56
Other management expenses		141 00
Total expenses of management	$	22,591 72

(b) Miscellaneous Expenditure.

Life insurance claims paid		315,984 90
Funeral benefits		210 00
Sick benefits		2,262 66
For investments (not extended), $184,115.46.		
Total expenditure	$	341,049 28

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	275	176,656 20	193 92	....	....
25-29	267	200,759 55	219 15	3	2,440 57
30-34	447	343,410 05	389 13	3	1,110 25
35-39	529	413,412 89	524 01	1	503 11
40-44	710	561,344 52	828 44	3	2,132 11
45-49	891	765,405 47	1,320 36	4	4,054 75
50-54	1,122	1,056,614 21	2,211 22	6	6,042 54
55-59	1,452	1,500,819 38	3,931 02	29	34,288 64
60-64	1,693	1,877,819 72	6,308 88	42	50,645 16
65-69	1,547	1,699,791 54	7,507 86	67	75,130 55
70-74	769	815,847 73	4,995 81	68	79,675 34
75-79	290	285,090 84	2,502 80	28	30,895 37
80-84	62	59,667 31	716 19	13	11,910 68
85 and over	18	13,321 86	225 42	....	....
Totals...	10,072	9,769,961 27	31,874 21	267	298,829 07

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 7 HUGHSON STREET, S., HAMILTON, ONT.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive officers of the Society at the 31st December, 1922, were as follows:

John L. Davidson, Grand Councilor	Toronto.
Wm. Benson, Grand Vice-Councilor	Toronto.
Dr. J. W. Edwards, Past Grand Councilor	Cataraqui.
Wm. F. Montague, Grand Recorder and Treasurer	Hamilton.
John L. Archer, Grand Representative	Toronto.
A. W. Richardson, M.D., Grand Representative	Kingston.
Albert Chevalier, Grand Representative	Montreal.
James B. Ferguson, Grand Representative	Ottawa.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts.—None.
Amount covered by insurance at 31st December, 1922, $22,851,443.57.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick or funeral benefits.

			Number.	Amount.
				$ c.
Contracts in force 31st December, 1921			26,376	23,645,842 67
Add contracts taken 1922, new and renewed			526	288,250 00
Add amount by which various certificates were increased during 1922			....	9,077 00
Gross number and amount of contracts on foot at any time during 1922			26,902	23,943,169 67
Deductions:	Number	Amount.		
		$ c.		
Contracts matured in 1922	421	415,164 60		
Contracts lapsed in 1922	895	549,977 00		
Contracts surrendered in 1922	113	37,056 00		
Contracts cancelled (decreased)	....	1,044 00		
Add to above deductions the amount by which various certificates still on foot were reduced in 1922	....	88,484 50		
Total deductions	1,429	1,091,726 10	1,429	1,091,726 10
Net contracts on foot 31st December, 1922			25,473	22,851,443 57
Temporarily suspended			278	190,801 00
Number of certificate holders in good standing at 31st December, 1922			25,195	22,660,642 57

III. Funeral Benefits.

The Grand Lodge undertakes funeral benefits.
The total membership of this branch, 31st December, 1922, 6,781.
Number of members who died during 1922, 63.
The total amount of funeral benefits paid during 1922, $3,300.00.
The total amount of cash standing to credit of Sick and Funeral Benefit Fund, $169,157.82.

IV. Sick Benefits.

The Grand Council undertakes sick benefits.

Number of members who received sick benefits during 1922, 1,113.

The total amount of sick benefits paid in 1922, $27,829.05.

The number of weeks' sickness experienced in 1922, 6,955 2/7.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, was $169,157.82.

The number of females who received benefits in respect of sickness during 1922 was 347, and the average weeks of illness, 7.43.

The number of males who received benefits in respect of sickness during 1922, was 766, and the average weeks of illness, 5.7.

V. Assets.

Bonds, debentures and securities		$ 1,064,663 17
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account		32,516 16
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account		11,901 82
Bank of Hamilton, Hamilton, Ont., General Fund		14,671 23
Bank of Hamilton, Hamilton, Ont., Guarantee Fund		1,000 00
Bank of Hamilton, Hamilton, Ont., Child Insurance Fund		746 77
Bank of Hamilton, Hamilton, Ont., 20 year pay Life Fund		1,091 21
Dues and assessments called, but not yet payable, estimated at		37,257 04
Interest due and accrued		56,961 14
Amount due under liens on certificate re errors in age		2,596 04
Outstanding accounts, less provision for bad debts		601 08
Per capita tax of last month of 1922, estimated at		2,500 00
Supplies, etc., stock		5,085 80
Office furniture, etc., less amount written off for depreciation		1,236 33
Total assets of Life Insurance Fund (not extended)	$ 1,022,748 81	
Total assets of Sick and Funeral Fund	177,414 14	
Total assets of Guarantee Fund	1,124 42	
Total assets of General and other Funds	26,818 60	
Total assets of Child Insurance Fund	5,121 82	
Other assets (detailed in memo.)		400 00
Total assets		$ 1,233,227 79

VI. Liabilities.

Investment Reserve Fund	$ 56,000 00
Amount of claims supposed	72,988 20
All other liabilities	2,449 28
Total liabilities	$ 131,437 48

VII. Miscellaneous.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1922.

The Society's books were duly audited on February 13th, May 1st, July 31st and November 13th, 1922.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly report Book, Book of Statistic, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1922 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1922, made in the organization or management of the Society in relation to insurance certificates or benefits.

No changes were, during 1922, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bonds of Grand Secretary-Treasurer, $7,000.00.

Number of members in Ontario at 31st December, 1922, 21,112.

Number of certificate holders in Ontario at 31st December, 1922, 21,112.

Amount of insurance in force in Ontario at 31st December, 1922, $19,461,865.97.

Number of members in Ontario who died during 1922, 373.

Amount of death benefits paid to Ontario members during 1922, $365,861.89.

Amount of disability benefits paid to Ontario members during 1922, $86,391.30

VIII. Cash Receipts.

Cash balance for 1921 (not extended), $83,068.68.	
Cash received during 1922 from:	
Assessments 20 year pay life	$ 2,998 74
Assessments in Life Insurance Department	393,140 18
Assessments in Sick Benefit Department	36,853 80
Assessments in Child Insurance Department	1,446 16
Per capita tax	33,575 08
Supplies sold and certificate fees, etc	1,532 11
Interest	58,310 32
Premium for guarantee of lodge officers	619 91
All others	22 00
Cash received from investments (not extended), $88,316.08.	
Total receipts	$ 528,498 30

IX. Cash Expenditure

(a) Expenses of Management

Cash paid during 1922 for:	
Fees to Canadian Fraternal Association	$ 60 00
Commission and organization account	10,106 43
Costs re debentures	280 04
Registration fees	355 00
Investigation of claims, etc	847 29
Supplies bought	1,744 64
Office furniture	141 51
Travelling expenses	411 27
Rent, and heat, etc	1,489 66
Managing officers' salaries and officers' and auditors' fees	7,310 45
Medical examiner's salary and expenses	2,680 27
Clerk hire	8,586 68
Official Journal	3,599 26
Printing	1,881 91
Postage, telegrams and express	1,992 18
Premiums for guarantee of grand officers	17 50
Actuary's fees	400 00
Caretaking and other expenses	249 85
All other	38 20
Total expenses of management	$ 42,192 14

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	403,553 81
Funeral benefits	3,300 00
Sick benefits	27,829 05
Total disability benefits	88,484 50
Gratuities	9 06
One death in 20 Pay Life Department	1,000 00
Cash paid for investments (not extended), $71,587.29.	
Total expenditure	$ 566,368 56

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2		Amount of monthly payments Col. 3		Number of deaths during year Col. 4	Death losses incurred during year Col. 5	
		$	c.	$	c.		$	c.
16-24	773	483,750	00	425	01	3	1,750	00
25-29	1,030	710,378	00	651	81	8	6,500	00
30-34	1,614	1,149,736	00	1,107	17	9	8,250	00
35-39	2,174	1,604,859	00	1,711	40	11	6,750	00
40-44	2,704	2,083,453	00	2,414	76	17	13,000	00
45-49	3,375	2,851,765	00	3,485	62	17	12,259	00
50-54	3,626	3,488,622	28	4,520	99	39	40,386	00
55-59	3,526	3,551,599	60	5,084	30	52	52,704	00
60-64	2,879	2,962,614	00	4,741	83	65	69,636	00
65-69	1,906	2,098,090	50	3,729	33	63	67,991	00
70-74	1,025	1,200,426	87	2,470	38	64	73,164	00
75-79	477	429,268	02	1,309	23	65	56,172	20
80-84	75	43,141	99	232	24	7	5,769	60
85 and over	11	2,938	31	33	37	1	832	80
Totals...	25,195	22,660,642	57	31,917	44	421	415,164	60

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive Officers of the Society as at December 31st, 1922, were as follows:

J. A. A. Brodeur, High Chief Ranger		Montreal, Que.
F. H. Davidson, High Vice-Chief Ranger		Winnipeg, Man.
Alf. P. van Someren, High Secretary		Brantford, Ont.
A. R. Galpin, High Treasurer		Brantford, Ont.
J. A. A. Brodeur	Elected Members	Montreal, Que.
L. H. Davidson		Winnipeg, Man.
W. G. Noble		Hamilton, Ont.
Col. W. J. Malley		Deseronto, Ont.
E. J. Freyseng		Toronto, Ont.
W. A. Hollinrake		Brantford, Ont.
M. D. Carroll		Montreal, Que.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowment or for sick and funeral benefits, $74,585,500.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments sick benefits or funeral benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1921			77,068	76,898,500 00
Add contracts taken during 1922, new or increased			1,831	1,655,250 00
Add reinstatements			193	192,000 00
Gross number and amount of contracts on foot at any time during 1922			79,092	78,745,750 00
Deductions:		$ c.		
Contracts matured in 1922	780	807,250 00		
Contracts lapsed and cancelled in 1922	3,582	3,351,500 00		
Amount by which various certificates were reduced during 1922		1,500 00		
Total deductions extended	4,362	4,160,250 00	4,362	4,160,250 00
Net contracts in force 31st December, 1922			74,730	74,585,500 00

III. Funeral Benefits.

The funeral benefits are undertaken by the High Court and the Subordinate Courts and the membership of this department was, at the 31st December, 1922, 48,982.

Number of members of the Sick and Funeral Branch who died during 1922, 449.

The total amount of funeral benefits paid in 1922, High Court, $21,850.00; Subordinate Courts, $3,618.00.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, was: High Court, $622,544.79; Subordinate Courts, $148,353.20.

IV. Sick Benefits.

The sick benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for sick benefits during 1922, 5,391.

Total amount of sick benefits paid in 1922, High Court, $160,942.45; Subordinate Courts, $18,694.06.

Number of weeks' sickness experienced in 1922, 35,937 2/7.

Amount paid for medical attendance during 1922 (subordinate), $10,518.26.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922. See under funeral benefits.

V. Assets.

Cash value of real estate (office premises)		$ 14,424 03
Cash value of bonds, debentures and other securities, as per list enclosed		7,329,871 44
Actual cash on hand as per audit statement, 31st December, 1922, $148,353.20. (Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)		
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Standard Bank, Brantford (current account)		40,129 30
Standard Bank, Brantford (current account)		56,517 89
Royal Bank, Quebec		5,000 00
Union Bank, Winnipeg (current account)		14,112 05
Union Bank, Winnipeg, (current account)		2,796 02
Interest due and accrued, S. & F. $11,275.93, mortuary $100,869.86		112,145 79
Office furniture and fixtures		8,704 97
Total assets Life Insurance Fund (not extended)	$ 6,926,750 77	
Total assets of Sick and Funeral Fund (not extended)	633,821 72	
All other assets		3,213 53
Total assets		$ 7,586,915 02

VI. Liabilities.

The Investment Reserve Fund	$ 40,000 00
Balance and General Fund	79,058 41
Amount of claims admitted	15,886 81
Amount of claims supposed or reported or unadjusted	184,178 32
Amount of sick and funeral benefit claims, standing unpaid or unadjusted	14,608 60
Amount of all other liabilities	2,528 58
Total liabilities	$ 336,260 72

VII. Miscellaneous.

Suits entered against the Society during 1922:

Rosa E. Pelletier vs. C.O.F. Supreme Court of Ontario, $1,000.00; Defence, assured not member in good standing. Action not tried.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1922, payable on or before the first day of each month for the next succeeding month.

The Society's accounts were, during 1922, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the auditors for 1922 were as follows: T. E. McLellan, Galt, and E. B. Miller, Brantford.

No changes were made during 1922 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, $60,000; High Court Treasurer's bond, $75,000.00

Number of certificate holders in Ontario at 31st December, 1922, 37,397.

Amount of insurance in force in Ontario at 31st December, 1922, $37,501,000.00.

Number of members in Ontario who died during 1922, 468.

Amount of death benefits paid to Ontario members during 1922, $489,226.49.

VIII. Cash Receipts.

Actual cash balance from 1921 (not extended),

Cash received during 1922.	High Court	District High Courts	Subordinate Courts
Application and initiation fees	$	$	$ 4,633 63
Dues			112,110 91
Assessments (Mortuary)	670,535 94		
Assessments (S. & F.)	182,769 96		
Per capita tax	91,828 62	10,600 12	
Fees	3,383 50	534 50	
Special levy		3,928 45	
Charter fees		40 00	
Supplies sold	1,432 10	489 08	
Premiums for guarantee bonds	1,697 75	208 50	
Interest (Mortuary)	352,285 62	34 55	
Interest (S. & F.)	29,923 79		
Other sources	2,704 94	2,050 75	67,076 17
Cash received from investments (not extended), $162,520.67.			
Totals	$1,336,612 22	$17,885 95	$183,820 71

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	High Court	District High Courts	Subordinate Courts
Office expenses, District High Court	$	$1,056 55	
Organization expenses	42,734 01	6,064 53	
Law costs	2,731 06		
Registration fees	355 00		
Investigation expenses	4,518 28		
Executive Committee	1,265 20	67 90	
Supplies	1,337 72	364 78	
Medical Board	345 00		
District High Court Grant		300 00	
Representative to High Court		300 00	
Remitted to High Court on account		3,706 50	
Annual meeting	4,726 52	2,474 48	
Light, heat taxes	1,145 20		
Managing officers' salaries and officers' and auditors' fees	14,212 38	3,085 00	
Clerk hire	15,818 04	975 00	
Official journal	10,380 07		
Printing, stationery and advertising	5,741 97	734 84	
Postage, telegrams, etc	2,928 77		
Guarantee of bonds	893 11		
Office expenses	36 23		
Office furniture	400 00		
Mortality expense account	1,651 09		
Expense delegate to District High Court	250 00		
H.C.R. office expense	716 84		
High Court grants	4,650 00		
Expense good of Order	660 54		
Water rates	11 76		
Interest and exchange	2,211 74		
Sanitarium grants	449 55		
Other management expenses in memo	2,175 18	72 80	
Total expenses of management	$122,345 26	$19,202 38	

(b) Miscellaneous Expenditure.

	High Court	District High Courts	Subordinate Courts
Life insurance claims	821,093 73		
Funeral benefits	21,850 00		$ 3,618 00
Sick benefits	160,942 45		18,694 06
Medical attendance			10,518 26
Representative to High Court			
Expenditure other than foregoing	358 64		155,704 25
Cash paid for investments (not extended), $290,480.24.			
Total expenditure	$1,126,590 08	$ 19,202 38	$ 188,534 57

Schedule by ages of membership, amount of insurance, etc., 31st December, 1922.

NEW CLASS

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	2,831	2,664,250 00	2,353 67	8	7,250 00
25-29	1,481	1,401,000 00	1,483 06	7	6,250 00
30-34	1,145	1,093,250 00	1,336 58	3	3,000 00
35-39	819	748,000 00	1,090 02	3	2,500 00
40-44	598	539,250 00	927 80	2	1,500 00
45-49	179	159,000 00	315 91	....	....
50-54	....	....	....	....	....
55-59	1	1,000 00	3 00	1	1,000 00
60-64	2	1,250 00	5 13	....	....
Totals.....	7,056	6,607,000 00	7,515 17	24	21,500 00

Schedule by ages of membership, amount of insurance, etc., 31st December, 1922.

OLD CLASS

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	674	642,000 00	388 40	4	4,000 00
25-29	3,149	3,011,000 00	1,820 95	12	11,000 00
30-34	6,871	6,594,000 00	4,041 45	30	29,500 00
35-39	9,556	9,198,500 00	5,831 70	34	34,000 00
40-44	10,520	10,246,500 00	6,673 48	71	67,500 00
45-49	10,627	10,529,500 00	7,286 27	70	71,500 00
50-54	9,439	9,646,000 00	7,145 59	75	80,000 00
55-59	7,587	8,009,500 00	6,248 22	115	125,000 00
60-64	5,155	5,656,000 00	4,656 46	114	123,000 00
65-69	2,598	2,871,500 00	2,480 32	98	101,000 00
70-74	1,014	1,076,000 00	945 53	83	89,000 00
75-79	372	384,000 00	353 85	46	47,000 00
80-84	79	81,000 00	78 45	20	20,000 00
85 and over	33	33,000 00	33 00	1	1,000 00
Totals.....	67,674	67,978,500 00	47,983 67	773	803,500 00

THE ORDER OF CANADIAN HOME CIRCLES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, QUEEN STREET EAST, TORONTO.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

V. A. Sinclair, M.A., LL.B., K.C., Supreme Leader	Tillsonburg.
F. J. Sabine, Supreme Vice-Leader	Toronto
J. M. Foster, B.A., Supreme Secretary	Toronto.
W. B. Graham, Supreme Treasurer	Toronto.
N. Sommerville, B.A., K.C., Supreme Solicitor	Toronto.
A. T. Hobbs, M.D., Supreme Medical Examiner	Guelph.
R. W. Hawkins, Supreme Past Leader	Brownsville.

I. Currency of Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof	$ 2,030,657 00
(b) Contracts for insurance other than endowments	3,890,103 00

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.

			Number.	Amount.
				$ c.
Contracts in force 31st December, 1921			3,541	2,081,788 00
Add Contracts taken during 1922 new or renewed			61	30,000 00
Gross number and amount on foot at any time during 1921			3,602	2,111,788 00
	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1922 by death	64	43,455 00		
Contracts lapsed in 1922	62	35,264 00		
Contracts matured during 1922 total disability		2,412 00		
Amount by which various certificates still on foot were reduced	....	....		
Total deductions extended	126	81,131 00	126	81,131 00
Net contracts on foot 31st December, 1922			3,476	2,030,657 00

(b) Contracts for Insurance other than endowments, sick benefits or funeral benefits.

			Number.	Amount.
				$ c.
Contracts in force 31st December, 1921			5,165	3,978,839 00
Add contracts taken during 1922, new or renewed			87	53,750 00
Add amount by which various certificates were increased during 1922			2	2,000 00
Gross number and amount of contracts on foot at any time during 1922			5,252	4,034,589 00
	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1922 by death	103	92,505 00		
Contracts lapsed in 1922	97	51,981 00		
Amount by which various certificates on foot were reduced				
Total deductions extended	200	144,486 00	200	144,486 00
Net insurance contracts			5,052	3,890,103 00
Number of certificate holders in good standing on 31st December, 1922			5,025	
Number of certificates temporarily suspended			27	
Grand total of certificate holders 31st December, 1922			5,052	5,920,760 00

III. Funeral Benefits.

The Order has no funeral benefit department.

IV. Sick Benefits.

Number of members in Sick Benefits Department, 225.
Sick benefits are undertaken by the Supreme body only.
Number of members who received sick benefits during 1922, 41.
Amount of benefits paid to sick members, $1,040.00.
Number of weeks' sickness experienced in 1922, 260.
Total amount of cash to credit of fund, 31st December, 1922, $7,545.02.

V. Assets.

Cash value of bonds and debentures		$ 1,079,470 22
Cash on hand		5,294 98
Cash on deposit to Society's credit, Dominion Bank, Toronto, Ont		16,107 45
Dues and assessments called, but not yet payable		17,792 90
Interest due and accrued		22,906 91
Amount of liens on certificates in force		115,089 52
All other assets		1,880 19
Total assets Life Insurance Fund (not extended)	$ 1,150,204 12	
Total assets Endowment Fund (not extended)	97,633 01	
Total assets Sick and Funeral Fund (not extended)	7,800 68	
Total assets General and other funds (not extended)	2,904 36	
Total assets		$ 1,258,542 17

VI. Liabilities.

Amount of admitted claims	$ 17,600 00
Other liabilities	1,967 59
Total liabilities	$ 19,567 59

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1922.—None.

Assessments are made monthly.

Twelve assessments were made during 1922, each being payable the first day of each month.

The Society's accounts were audited in April, August, and November, 1922 and January, 1923.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and address of the auditors for 1922 were as follows: J. L. Buck, Port Rowan, and W. P. Goodman, Toronto.

No changes were made in the constitution during 1922.

Amount of bonds of Supreme Secretary, $10,000.00.

Amount of bond of Supreme Treasurer, $3,000.00.

Number of members in Ontario 31st December, 1921, 4,641.

Amount of insurance in force in Ontario, $5,483,560.

Number of members in Ontario who died during 1922, 97.

Amount of death benefits paid Ontario members during 1922, $116,252.53.

Amount of disability benefits paid to Ontario members during 1922, $1,715.00.

Amount of endowment benefits paid, $697.65.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $28,514.54.

Cash received during 1922 from:

Application fees	$ 128 00
Assessments	200,323 22
Per capita tax and levies	10,055 63
Supplies sold	143 40
Interest and dividends	53,567 60
Charter fees	12 00
All other sources	11,022 40
Repayment of loan (not extended), $206,843.41.	
Total receipts	$ 275,252 25

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Commission and organization expenses	$ 4,904 73
Registration fees	150 00
Supplies bought	242 31
Investigation of claims	166 00
Travelling expenses	30 15
Rent, light and taxes	1,166 70
Salaries, officers, auditors	4,375 00
Clerk hire	2,895 50
Medical examiner, salary and expenses	97 75
Official Journal	1,225 23
Printing, stationery and advertising	811 57
Postage, telegrams and express	469 08
Premiums for guarantee of lodge officers	44 00
Other management expenses (detailed in memo)	389 24
Total expenses of management	$16,967 26

(b) Miscellaneous Expenditure.

Endowment benefits	1,844 71
Life insurance claims other than endowments	123,642 53
Sick benefits	1,040 00
Total disability benefits	1,715 00
For investments (not extended), $343,998.27.	
Grand Totals	$ 145,209 50

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col 4.	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	73	68,500 00	70 27	....	....
25-29	112	114,500 00	125 47	....	....
30-34	194	184,500 00	207 66	....	....
35-39	337	354,000 00	442 29	....	....
40-44	430	441,990 00	642 56	2	2,500 00
45-49	547	596,750 00	1,033 04	3	3,000 00
50-54	737	850,200 00	1,783 78	4	4,000 00
55-59	838	1,002,490 00	2,610 75	18	20,390 00
60-64	713	908,394 00	2,963 95	20	25,460 00
65-69	572	747,425 00	3,104 12	15	16,000 00
70-74	333	433,310 00	2,378 51	18	25,400 00
75-79	131	177,990 00	1,289 75	17	31,200 00
80-84	29	34,611 00	348 02	4	5,670 00
85 and over	6	6,100 00	81 09	2	2,075 00
Totals.....	5,052	5,920,760 00	17,081 26	103	135,695 00

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, 395 College Street, Toronto.

Organized in June, 1852, and incorporated in Ontario, 12th September, 1882.

The executive officers of the Society at the 31st December, 1922, were as follows:

Wm. Crellin, Grand Master	Ingersoll.
Frank Neal, Deputy Grand Master	Brantford.
F. S. De Long, Past Grand Master	Hamilton.
Col. Davis, Grand Representative	Hamilton.
G. E. Corney, Grand Representative	Toronto.
Robert Fleming, Grand Secretary	Toronto.
W. H. Shaw, Grand Treasurer	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1922, $2,106,773.17.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

			Number.	Amount.
				$ c.
Net contracts in force 31st December, 1921			2,813	2,174,889 67
Add contracts taken in 1922 new or renewed			79	59,500 00
Add amount by which various certificates were increased during 1922			....	3,721 00
Gross number and amount of contracts on foot at any time during 1922			2,892	2,238,110 67
	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1922	40	33,250 00		
Contracts lapsed, surrendered or cancelled in 1922	139	92,050 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1922	....	6,037 50		
Total deductions extended	179	131,337 50	179	131,337 50
Net contracts on foot 31st December, 1922			2,713	2,106,773 17

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge.
Forty members died during 1922, and the amount of funeral benefits paid was $1,560.00.
Fourteen members' wives died and $280.00 funeral benefits were paid.
Total cash standing to credit of funeral fund at 31st December, 1922, $745.53.

IV. Sick Benefits.

Sick benefits are undertaken by Grand and Subordinate Lodges.
Number of members who received sick benefits in 1922: Grand Body, 7; subordinates, 229.
The total amount of benefits paid in 1922: Grand Body, $165.76; Subordinates, $4,737.90.
Number of weeks' sickness experienced in 1922: Grand Body, 45½; Subordinates, 1,301.
The total amount paid for medical attendance (subordinate), was $1,595.49.
Total cash standing to credit of sick fund: Grand Body, $3,062.34.

V. Assets.

		Grand Body	Subordinate Bodies
Cash value of real estate		$ 22,000 00	$ 5,050 00
Cash value of bonds, debentures and securities		242,686 25	7,108 67
Cash on hand		305 28	
Cash on deposit to Society's credit, not drawn against as follows:			
In Royal Bank, Toronto		663 77	11,745 55
In Royal Bank, Toronto, Savings		17,370 04	
Dues and assessments due and unpaid		4,187 35	2,986 82
Interest due and accrued		3,706 97	23 75
Total assets of Life Insurance Fund (not extended)	$277,989 07		
Total assets of Sick Fund (not extended)	3,807 87		
Total sssets of Guarantee Fund (not extended)	500 00		
Total assets, General and other funds (not extended)	1,277 20		
All other assets		11,465 70	4,506 37
Total assets		$ 302,385 36	$ 31,421 16

VI. Liabilities.

Amount of liabilities	$ 10 43	$ 727 35
Total liabilities	$ 10 43	$ 727 35

VII. Miscellaneous.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1922.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were audited quarterly.

The names and post office addresses of the auditors for 1922, were as follows: W. L. Young Markdale, Ont.; W. R. Day, Beaverton.

No changes were, during 1922, made in the constitution and rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, $2,000.00.
Amount of bond of Grand Treasurer, $2,000.00.
Number of members in Ontario, 2,459.
Number of certificate holder in Ontario at 31st December, 1922, 2,459.
Amount of insurance in force in Ontario at 31st December, 1922, $1,860,273.17.
Number of members in Ontario who died during 1922, 40.
Amount of death benefits paid to Ontario members during 1922, $33,250.00.
Amount of disability benefits paid to Ontario members during 1922, $200.00.

VIII. Cash Receipts.

Cash balance from 1922 (not extended), Grand Body, $8,728.22.

Cash received during 1922 from:	Grand Body	Subordinate Bodies
Application fees	$ 154 00	
Dues		$ 16 71
Initiation fees		257 32
Assessments	31,704 41	
Rent		429 50
Degrees and cards		46 00
Child insurance	22 81	
Per capita tax and levies	7,737 40	18,771 17
Supplies sold	79 86	
Interest and dividends	14,980 75	593 70
Premiums for guarantee	216 00	
All other sources	5,589 17	1,186 78
From investments (not extended), $2,314.09		
Total receipts	$ 60,484 40	$ 21,301 18

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	Grand Body	Subordinate Bodies
Per capita tax or levies	....	$ 10,145 72
Commission and organization	$ 928 63	....
Law costs	184 50	17 50
Registration fees	100 00	161 00
Expenses of annual meeting	1,589 98	280 00
Supplies bought	26 00	469 75
Travelling expenses	122 40	51 25
Rent, light, heat and taxes	1,200 00	1,307 08
Salaries, officers' and auditors' fees	3,475 00	1,583 67
Clerk hire	1,643 70	47 00
Medical examiner's salary	200 00	....
Official journal of proceedings	809 63	....
Printing, stationery and advertising	258 64	596 72
Postage, telegrams and express	299 92	469 50
Premium for guarantee	16 00	216 00
All other	....	75 00
Total expenses of management	$ 10,850 40	$ 15,420 19

(b) Miscellaneous Expenditure.

	Grand Body	Subordinate Bodies
Life insurance claims	33,250 00	....
Funeral benefits	1,840 51	....
Sick benefits	165 76	4,737 90
Disability benefits	200 00	....
Gratuities	....	570 00
Medical attendance	....	1,595 49
Other expenditure	1,486 44	....
Cash paid for investments (not extended),		
Total expenditure	$ 47,797 11	$ 22,323 58

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922:

Attained ages	Number of members Col. 2	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	140	102,250 00	94 88	....	....
25-29	193	134,250 00	139 09	....	....
30-34	176	116,750 00	130 41	....	....
35-39	292	212,250 00	282 38	....	....
40-44	315	239,000 00	361 72	1	1,000 00
45-49	363	283,900 00	450 89	1	250 00
50-54	345	279,150 00	456 23	2	1,500 00
55-59	306	270,165 00	436 86	3	3,000 00
60-64	266	223,550 00	353 55	4	4,000 00
65-69	154	130,944 75	246 48	18	14,000 00
70-74	122	90,317 00	156 61	6	5,500 00
75-79	36	23,356 42	41 75	2	3,000 00
80-84	....	....	....	3	1,000 00
Totals.....	2,708	2,105,883 17	3,150 85	40	33,250 00

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, GOVERNMENT BUILDINGS, OTTAWA.

Organized January, 1872; incorporated 11th July, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

A. G. Kingston, President	Ottawa.
A. W. Grant, Treasurer	Ottawa.
W. J. Lynch, Secretary	Ottawa.

I. Currency of Insurance Certificates.

Amounts covered by contracts other than for endowments or for sick and funeral benefits in force 31st December, 1922, $321,200.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof—None.
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1921			770	260,000 00
Add contracts taken during 1922 new and renewed			125	58,750 00
Add amount by which various certificates were increased during 1922			....	6,000 00
Gross number and amount of contracts on foot at any time during 1922			895	324,750 00
Deductions:		$ c.		
Contracts matured in 1922	6	1,900 00		
Contracts lapsed in 1922	1	500 00		
Contracts surrendered in 1922	4	1,150 00		
Total deductions extended	11	3,550 00	11	3,550 00
Net Contracts on foot at 31st December, 1922			884	321,200 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash value of bonds, etc	$ 29,114 57
Cash in Bank of Montreal, Ottawa	2,014 21
Dues and assessments due and unpaid	96 16
Interest due and accrued	483 02
Total	$31,707 96

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1922, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on January 23rd, 1923.

Names and post office addresses of the auditors for 1922 were as follows: J. B. St. Laurent, A. M. Dechene and P. E. S. Brodeur, of Ottawa.

Books of record or account kept: Two books of Registers of Certificates and one Cash Ledger.

No changes were made in the constitution and rules of the Society in relation to benefits.

Amount of bond of treasurer, $1,000.00.

Number of members in Ontario, 750.

Number of members who died, 6.

Amount paid in respect of deceased members, $1,900.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $934.32.

Cash received during 1921 from:

Application fees	$ 48 00
Assessments	6,084 27
Interest and dividends	1,545 66
Total receipts	$ 7,677 93

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1921 for:

Registration fee	$ 25 15
Salaries, officers' and auditors' fees	200 00
Premiums	5 00
Printing, etc	170 43
Total expenses of management	$ 400 58

(b) Miscellaneous Expenditure.

Life insurance claims	1,900 00
All other	80 92
Investments (not extended), $4,216.54.	
Total expenditure	$ 2,381 50

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	41	17,750 00			
25-29	125	49,250 00			
30-34	158	64,250 00			
35-39	158	59,400 00		1	500 00
40-44	131	47,500 00		1	250 00
45-49	107	40,100 00		1	500 00
50-54	66	20,550 00			
55-59	45	10,800 00			
60-64	19	4,200 00		1	250 00
65-69	8	1,800 00			
70-74	16	3,200 00		2	400 00
75-79	9	1,800 00			
80-84	2	400 00			
85 and over	1	200 00			
Totals	886	321,200 00		6	1,900 00

THE FEDERATED ASSOCIATION OF LETTER CARRIERS

Annual Statement for the Year Ending 31st December, 1922.

Head Office, 420 Gladstone Avenue, Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

E. V. Browning, President	Toronto.
Alex. McMordie, Secretary-Treasurer	Toronto.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

Contracts in force, 31st December, 1921		805
Add contracts taken during 1922, new or renewed		8
Gross number on foot at any time during 1922		813
Deductions—		
Contracts matured in 1922	11	
Contracts lapsed in 1922	63	
Total deductions		74
Net contracts on foot, 31st December, 1922		739
Number of certificates temporarily suspended		9

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash on deposit in Canadian Bank of Commerce, Toronto	$ 21,077 31
Total assets	$ 21,077 31

VI. Liabilities—None.

VII. Miscellaneous.

For purposes of life insurance certificates rates are payable monthly.

No actions or proceedings were instituted or prosecuted by or against the Society during 1922 in Ontario.

The amount payable on each death varies, being $1,000.00, $500.00, or $250.00.

The Society's accounts were duly audited January 21st, 1923.

The books of record or account kept for purpose of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1922: C. J. Onley, E. G. Corney and A. G. Jennings, Toronto.

Number of members in Ontario, 293.

Number of members in Ontario who died during 1922, 2.

Amount paid as death claims to Ontario members, $2,000.

Amount of insurance in force in Ontario, $274,750.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $17,899.52.

Cash received during 1922 from:

Assessments	$ 13,768 90
Per capita tax and levies	389 50
Interest	568 44
Supplies sold	15 37
Total receipts	$ 14,742 21

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fees	$ 75 00
Supplies bought	273 84
Salaries	182 50
Postage, telegrams and express	33 08
Total expenses of management	$ 564 42

(b) Miscellaneous Expenditure.

Life insurance other than endowments	11,000 00
Total expenditure	$ 11,564 42

Schedule of age of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	10	10,000 00	119 96	....	....
25-29	44	43,500 00	637 68	....	....
30-34	114	108,000 00	1,746 58	....	....
35-39	137	133,000 00	2,435 92	....	....
40-44	161	156,750 00	2,859 02	4	4,000 00
45-49	43	42,250 00	782 64	....	....
50-54	31	30,500 00	556 32	....	....
55-59	79	78,250 00	1,418 16	2	2,000 00
60-64	50	48,500 00	884 54	1	1,000 00
65-69	34	33,500 00	594 02	3	3,000 00
70-74	19	19,000 00	346 56	1	1,000 00
75-79	5	5,000 00	91 20	....	....
80-84	3	2,750 00	50 16	....	....
Totals.....	730	710,500 00	12,522 76	11	11,000 00

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized November, 1870, incorporated in Ontario, 11th December, 1909.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. B. Wright, Grand Master	Brantford.
H. J. Bentley, Grand Chancellor	Toronto.
J. B. Pugh, Grand Almoner	Toronto.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force, 31st December, 1922, $70,000.00.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

			Number.	Amount.
				$ c.
Contracts in force 31st December, 1921			177	74,250 00
Add contracts taken during 1922 new or renewed			2	750 00
Gross number and amount of contracts on foot at any time during 1922			179	75,000 00
	Number.	Amount.		
Deductions:		$ c.		
Contracts matured	....	....		
Contracts lapsed in 1922	11	5,000 00		
Total deductions extended	11	5,000 00	11	5,000 00
Net contracts on foot at 31st December, 1922			168	70,000 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1922, was 276.

Number of members who died during 1922, 1.

Total amount of funeral benefits paid during 1922, $100.00.

Total cash standing to credit of funeral fund, $2,189.78.

IV. Sick Benefits.

Sick benefits are undertaken by subordinate commanderies.

Number of members who received sick benefits during 1922, 36.

Amount of sick benefits paid in 1922, $806.12.

Number of weeks' sickness experienced in 1922, 205.

Amount paid for medical attendance during, 1922, $347.97.

Total standing to credit of Sick Benefit Fund, $1,055.99.

V. Assets.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash value of bonds, etc.	$ 10,493 82	$ 100 00	
Cash on deposit to Society's credit, not drawn against, in various banks	3,246 95	1,597 55	$ 845 57
Interest due and accrued	63 00		
Total assets of Life Insurance Fund (not extended), $11,385.41.			
Total assets of Sick and Funeral Fund (not extended), $2,189.78.			
Total assets of General and other funds (not extended), $165.58.			
All other assets	1,600 00	1,817 00	
Total assets	$ 15,403 77	$ 3,514 55	$ 845 57

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1922, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1922.

The accounts of the Society were audited January 6th, 1922.

Books of record and account kept by the Society: Grand Register and Card System.

Names and post office addresses of the auditors for 1922 were: G. O. Merson & Co., Toronto.

No changes were made in the constitution during 1922.

Amount of bond of Secretary, $750.00.

Amount of bond of Treasurer, $750.00.

Number of members in Ontario at 31st December, 1922, 325.

Number of certificate holders in Ontario at 31st December, 1922, 168.

Amount of insurance in force in Ontario at 31st December, 1922, $70,000.00.

Number of members in Ontario who died during 1922, 1.

Amount of death benefits paid to Ontario members during 1922, $100.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1921 (not extended, $11,234.05).			
Cash received during 1922 from:			
Application fees	$ 7 00	$ 3 00	$ 35 00
Initiation fees		42 10	70 00
Dues		3,134 51	244 58
Assessments	1,351 94		
Per capita tax	409 80		
Funeral Fund	539 40		
Rent		242 85	
Supplies sold	7 75		3 50
Extension Fund	203 85		
Interest and dividends	612 60	20 07	19 60
All other sources		50 20	19 97
Total receipts	$ 3,132 34	$ 3,492 73	$ 392 65

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Per capita tax or levies		$ 569 85	$ 37 35
Travelling expenses	$ 39 00		35 10
Investigation of claims	25 00		
Registration fees	25 00	4 00	
Expenses of annual biennial meeting,	34 47		
Rent	30 00	259 85	93 70
Supplies bought	44 25	84 74	58 06
Actuarial report	25 00		
Salaries, officers' and auditors' fees	185 00	139 50	
Storage	19 50		
Banquet	20 15	41 71	60 20
Medical examiners' salary	2 25		
Fire insurance	3 50	11 96	2 17
Printing, stationery, advertising, etc.	23 00	34 29	45 44
Postage, telegrams, etc.	33 15	57 99	3 77
Premiums for guarantee of lodge officers	13 35		
Other expenses	3 00	3 00	
Total expenses of management	$ 525 62	$ 1,206 89	$ 335 79

(b) Miscellaneous Expenditure.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Life insurance claims			
Funeral benefits	100 00		
Sick benefits		731 12	75 00
Medical attendance		281 60	66 37
Gratuities to distressed members		106 64	23 50
All other expenditure			
Paid for investments, not extended, $1,531.41			
Total expenditure	$ 625 62	$ 2,326 25	$ 500 66

Schedule by ages of membership, amount of insurance, etc., 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	1	500 00	44		
25-29	6	2,750 00	2 69		
30-34	16	6,250 00	6 45		
35-39	40	16,250 00	18 56		
40-44	29	11,750 00	15 42		
45-49	26	11,250 00	16 44		
50-54	24	9,250 00	15 45		
55-59	12	5,500 00	11 35		
60-64	9	4,000 00	9 26		
65-69	1	500 00	1 09		
70-74	2	1,000 00	2 11		
75-79	2	1,000 00	3 64		
Totals	168	70,000 00	102 90		

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario, 3rd December, 1892.

The executive officers of the Society at the 31st December, 1922, were as follows:

Geo. Burch, President	St. Catharines.
John Herod, Vice-President	Thorold.
H. J. Johnston, Secretary-Treasurer	St. Catharines.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick or funeral benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1921			260	26,000 00
Add contracts taken during 1922, new or renewed			11	1,100 00
Gross number and amount of contracts on foot at any time during 1922			271	27,100 00
Deductions:		$ c.		
Contracts matured in 1922	3	300 00		
Contracts lapsed in 1922	7	700 00		
Total deductions extended	10	1,000 00	10	1,000 00
Net contracts on foot at 31st December, 1922			261	26,100 00

V. Assets.

Cash on deposit in Security Loan and Savings Co., St. Catharines	$ 201 75

VI. Liabilities.—None.

VII. Miscellaneous.

Assessments for purpose of life insurance certificates are made when found necessary.

One assessment was made during 1922.

The accounts of the Society were audited January 1922, and February, 1923.

Books of record or account kept for purposes of insurances certificates are: Cash Book, Register of Members and Minute Book.

Name and post office address of auditor for 1922: J. Colin Blain, St. Catharines.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $171.56.

Cash received during 1922 from:

Assessments	$ 458 00
Interest and dividends	7 89
Total receipts	$ 465 89

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Commission and organization expenses	$	14 20
Registration fee		10 00
Printing, stationery and advertising		7 50
Managing officers' salaries and officers' and auditors' fees		100 00
Postage, telegrams and express		4 00
Total expenses of management	$	135 70

(b) Miscellaneous Expenditure.

Life insurance claims		300 00
Total expenditure	$	435 70

THE ODD FELLOWS RELIEF ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER. 1922.

HEAD OFFICE, KING STREET, KINGSTON, ONT.

Organized 9th May, 1874; Incorporated 16th April, 1875.

The executive officers of the Society at the 31st December, 1922, were as follows:

William F. Nickle, President	Kingston.
Dr. J. C. Connell, Vice-President	Kingston.
Fred. S. Evanson, Secretary-Treasurer	Kingston.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments.

			Number.	Amount.
				$ c.
Contracts in force 31st December, 1921			21,213	25,805,500 00
Add contracts taken during 1922, new or renewed			923	1,183,000 00
Add amount by which various certificates were increased during 1922			....	12,500 00
Gross number and amount of contracts on foot at any time during 1922			22,136	27,001,000 00
	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1922	256	349,250 00		
Contracts lapsed in 1922	645	783,000 00		
Contracts cancelled in 1922	....	....		
Contracts surrendered in 1922	3	2,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1922	....	5,500 00		
Total deductions extended	904	1,139,750 00	904	1,139,750 00
Net contracts on foot at 31st December, 1922			21,232	25,861,250 00

III and IV. Sick and Funeral Benefits.—None.

V. Assets.

Book value of bonds, debentures, etc.	$ 2,551,960 79
Cash on hand	144 80
Cash on deposit to Society's credit, not drawn against, in the following chartered Banks:	
Standard Bank, Kingston, Ont	66,503 99
Bank of Montreal, Kingston	4,975 79
Royal Bank, Quebec	5,000 00
Dues and assessments due and unpaid on certificates in force	24,987 82
All other	6,687 98
Total assets	$ 2,660,261 17

VI. Liabilities.

Amount of claims admitted by Society	$	31,000 00
Total liabilities	$	31,000 00

VII. Miscellaneous.

Actions instituted against the Society in 1922.—None.

Twelve assessments were made during 1922, on the 15th day of each month.

The books and accounts were audited during the year, monthly.

Names and post office addresses of the auditors of 1922: John Nicolle and J. G. Ettinger, Kingston.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book Form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims (paid or rejected); Cash Book; Ledger and Journal.

No changes were made in the management or system during 1922.

No changes were made, during 1922, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, $10,000.00.

Number of members in Ontario at 31st December, 1922, 12,149.

Number of certificate holders in Ontario at 31st December, 1922, 12,149.

Number of members in Ontario who died during 1922, 149.

Amount of insurance in force in Ontario at 31st December, 1922, $14,553,750.00.

Amount of death benefits paid to Ontario members during 1922, $216,141.15.

Amount of disability benefits paid, to Ontario members in 1922, $1,250.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $65,000.69.

Cash received during 1922 from:

Assessments	$	505,841 87
Dues, per capita tax and levies		49,527 39
Interest and exchange		132,845 58
All other sources		871 50
Repayment of investments (not extended), $73,906.58.		
Total cash receipts	$	689,086 34

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Commission and organization expenses	$	13,130 41
Actuarial expenses		175 00
Registration fees		455 00
Annual meeting		2,452 78
Travelling expenses		5,077 74
Supplies		430 61
Rent, light, heat and taxes		2,710 58
Salaries, officers' and auditors' fees		18,032 90
Medical examiners' salary and expenses		1,040 00
Printing, stationery and advertising		2,129 24
Postage, telegrams, telephone and express		1,448 23
Directors		520 16
Premiums for guarantee of lodge officers		236 74
Commissions on collections of assessments		29,943 84
Canadian Fraternal Association		55 00
Other management expenses (detailed in memo.)		2,055 97
Total expenses of management	$	79,894 20

(b) Miscellaneous Expenditure.

Life insurance claims other than endowment		355,747 68
Total disability benefits		2,250 00
Expenditure other than foregoing		543 00
Investments (not extended,) $322,909.94.		
Total expenditure	$	438,434 88

WHOLE LIFE.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments on mortuary account only Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	16	20,500 00	19 80		
25-29	109	122,000 00	128 28	1	1,000 00
30-34	947	999,000 00	1,167 01	2	2,000 00
35-39	2,172	2,366,750 00	3,049 51	11	13,000 00
40-44	3,164	3,581,500 00	5,143 27	11	12,306 83
45-49	3,269	3,774,250 00	5,935 65	22	24,724 38
50-54	2,994	3,646,250 00	6,136 82	34	46,225 83
55-59	2,460	3,166,500 00	5,676 66	36	44,229 02
60-64	1,859	2,554,750 00	4,986 20	28	37,967 97
65-69	1,025	1,436,000 00	3,073 28	43	66,404 43
70-74	548	778,500 00	1,906 23	30	42,664 54
75-79	234	334,000 00	874 49	20	29,500 00
80-84	69	96,750 00	264 50	12	18,000 00
85 and over	18	22,000 00	66 34	4	4,500 00
Totals...	18,884	22,898,750 00	38,428 04	254	342,523 00

TWENTY-PAYMENT LIFE.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments on mortuary account only Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	357	462,500 00	664 69		
25-29	614	790,500 00	1,239 33	1	1,000 00
30-34	632	799,500 00	1,417 36		
35-39	468	581,000 00	1,169 00		
40-44	221	259,500 00	600 27	1	1,000 00
45-49	56	69,500 00	179 48		
50-54					
55-59					
60-64					
65-69					
70-74					
75-79					
80-84					
85 and over					
Totals...	2,348	2,962,500 00	5,270 13	2	2,000 00

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

Annual Statement for the Year Ending 31st October, 1922.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

E. N. Hannah, President	London.
Geo. T. Hair, Secretary	London.
A. E. Barbour, Treasurer	London.

I. Currency of Insurance Certificates.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for endowments, or for sick or funeral benefits in force 31st December, 1922, $1,725,810.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

			Number.	Amount.
				$ c.
Contracts in force 31st October, 1921			3,451	1,682,135 00
Add contracts taken during 1922 new and renewed			488	
Add amount by which various certificates were increased during 1922				182,375 00
Gross number and amount of contracts on foot at any time during 1922			3,939	1,864,510 00
	Number.	Amount.		
Deductions:		$ c		
Contracts matured in 1922	31	18,840 00		
Contracts lapsed in 1922	412	119,860 00		
Total deductions	443	138,700 00	443	138,700 00
Net contracts on foot 31st October, 1922			3,496	1,725,810 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash value of mortgages	$ 168,854 65
Cash value of bonds and debentures	357,109 28
Cash on deposit to Society's credit in Ontario Loan Debenture Co., London, Ontario	44 01
Interest due and accrued	18,555 50
All other assets	1,069 11
Total assets	$ 545,632 55

VI. Liabilities.

Amount of claims admitted	$	3,780 00
Amount of other liabilities		914 25
Total liabilities	$	4,694 25

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1922.

The books of the Society were audited at the end of each month during 1922.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

The names and post office address of the auditors for 1922 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1922.

No changes were made during 1922 in the Constitution and Laws in relation to insurance certificates or benefits.

Amount of bond of Secretary, $5,000.00.

Number of members in Ontario at 31st December, 3,568.

Amount of insurance in force in Ontario at 31st December, 1922, $1,725,810.00.

Number of members in Ontario who died during 1922, 31.

Amount of death benefits paid to Ontario members during 1922, $17,545.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $2,377.21.

Cash received during 1922 from:

Dues	$	35,926 00
Interest and dividends		29,461 89
All other		79 75
Cash received from investments (not extended), $11,239.50.		
Total cash receipts	$	65,467 64

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid out during 1922 for:

Commission and organization expenses	$	1,406 00
Registration fees		100 00
Travelling expenses		273 15
Rent, light, heat and taxes		1,039 72
Managing officers' salaries, officers' and auditors' fees		3,804 00
Law costs		68 33
Clerk hire		152 33
Printing, stationery and advertising		786 75
Postage, telegrams and express		342 09
Guarantee premiums		25 00
Compensation account to London & Western Trusts Co		1,013 60
Other expenses		1,050 39
Total expenses of management	$	10,061 36

(b) Miscellaneous Expenditure.

Life insurance claims		17,545 00
Gratuities to distressed members		20 00
All other		1,392 73
Cash paid for investments (not extended), $50,021.25.		
Total expenditure	$	29,019 09

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	119	33,500 00	922 25	....	....
25-29	310	115,500 00	2,402 50	....	....
30-34	489	223,700 00	3,789 75	....	....
35-39	545	272,080 00	4,223 75	3	1,655 00
40-44	478	246,640 00	3,704 50	1	700 00
45-49	490	267,200 00	3,797 50	2	1,400 00
50-54	410	206,805 00	3,177 50	1	700 00
55-59	283	153,745 00	2,193 25	6	3,465 00
60-64	200	107,030 00	1,550 00	2	980 00
65-69	95	53,690 00	736 25	5	2,975 00
70-74	47	26,810 00	364 25	5	3,185 00
75-79	21	13,650 00	162 75	3	1,680 00
80-84	9	5,460 00	69 75	1	700 00
85 and over	....	....	....	2	1,400 00
Totals...	3,496	1,725,810 00	27,094 00	31	18,840 00

THE GRAND ORANGE LODGE OF BRITISH AMERICA.

(Benefit Fund.)

Annual Statement for the Year Ending 31st December, 1922.

Head Office, 10 Berti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada, 24th April, 1890.

The Executive officers of the Society at the 31st December, 1922, were as follows:

W. D. McPherson, President	Toronto.
J. J. Williams M.D., Vice-President	Woodstock.
Thos. H. Bell, Secretary-Treasurer	Toronto.
H. C. Hocken, Executive	Toronto.
Benj. Kirk, Executive	Toronto.
Lt. Col. Thos. A. Duff, Executive	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for sick or funeral Benefits in force 31st December, 1922 .... $ 3,957,500 00

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

			Number.	Amount.
				$ c.
Contracts in force 31st December, 1921			3,542	3,871,500 00
Add contracts taken during 1922, new or renewed			443	690,000 00
Add amount by which various certificates were increased			15	14,000 00
Gross number and amount of contracts on foot at any time during 1922			4,000	4,575,500 00
	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1922	38	37,500 00		
Contracts lapsed in 1922 Contracts cancelled in 1922	417	576,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1922	4	4,000 00		
Total deductions carried out	459	618,000 00	459	618,000 00
Net contracts on foot at 31st December, 1922			3,541	3,957,500 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1922.—No information.

IV. Sick Benefits.—None.

V. Assets.

Cash value of mortgages	$	21,200 00
Cash value of bonds, debentures, etc		387,988 91
Cash on hand		45 49
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto		1,775 89
Dues and assessments called but not yet payable		2,180 66
Interest due and accrued		5,700 72
Total assets of Life Insurance Fund (not extended), $422,022.19.		
Loans to policyholders		687 90
Office furniture		2,000 00
Increase in market value of securities		18,263 51
All other		442 62
Total assets	$	440,285 70

VI. Liabilities.

Amount of claims supposed or reported or unadjusted	$	9,000 00
All other		2,424 61
Total liabilities	$	11,424 61

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1922, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on December 31st, 1922.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office address of the auditors for 1922 were as follows: Edwards, Morgan & Co., Toronto.

Certain changes were, during 1922, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary-Treasurer's bond, $10,000.00.

Number of certificate holders in Ontario, 2,343.

Amount of insurance in force in Ontario, 31st December, 1922, $3,103,500.00.

Number of members in Ontario who died during 1922, 28.

Amount of death benefits paid to Ontario members during 1922, $30,828.27.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $6,827.56.

Cash received during 1922 from:

Application fees	$	1,281 00
Change of beneficiary fee		38 00
Dues		10,011 53
Assessments		101,645 46
Interest		18,858 70
Other sources		135 70
Total receipts	$	131,970 39

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Commission and organization expenses	$	5,848 09
Registration fees		245 00
Law costs		113 50
Supplies bought		458 68
Travelling expenses		548 80
Rent, light, heat, taxes and telephone		960 64
Salaries, officers' and auditors' fees		4,700 00
Medical examiner's expenses and medical referees' fees		1,243 00
Clerk hire		4,418 00
Printing, stationery and advertising		1,723 16
Postage, telegrams and express		761 60
Premiums for guarantee		60 00
Other management expenses		271 55
Total expenses of management	$	21,352 02

(b) Miscellaneous Expenditure.

Life insurance claims		40,828 27
For investments (not extended),		
Total expenditure	$	62,180 29

Schedule by ages of membership, amount of insurance on whole life plan, etc.. at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	22	24,500 00	21 57	....	....
25-29	101	104,000 00	95 27	....	....
30-34	210	212,000 00	211 50	2	1,500 00
35-39	332	329,000 00	380 96	1	1,000 00
40-44	396	401,000 00	567 16	1	1,000 00
45-49	444	448,500 00	790 54	2	2,000 00
50-54	431	416,500 00	897 89	3	3,500 00
55-59	335	321,000 00	882 75	4	4,000 00
60-64	250	245,500 00	918 46	5	4,500 00
65-69	125	125,000 00	681 72	8	8,000 00
70-74	59	59,000 00	431 00	4	4,000 00
75-79	34	33,500 00	268 00	5	5,000 00
80-84	24	24,000 00	192 00	2	2,000 00
85 and over	6	6,000 00	48 00	1	1,000 00
Totals...	2,769	2,749,500 00	6,386 82	38	37,500 00

In addition to above there are 772 policies carrying $1,208,000.00 insurance in the 20 payment life plan.

THE DOMINION COUNCIL OF THE ROYAL TEMPLARS OF TEMPERANCE.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, WALNUT STREET, HAMILTON, ONTARIO.

Organized 14th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

W. J. Armstrong, Dominion Councillor	Toronto, Ont.
C. Vanorman Emory, Dominion Secretary	Hamilton, Ont.

I. Currency of Insurance Certificates.

Amount covered by old age contracts	$ 81,000 00
Amount covered by contracts other than for endowments, for sick or funeral benefits in force 31st December, 1922	3,470,250 00

II. Movement in Insurance Certificates.

(a) Contracts for old age insurance.

	Number.	Amount.
Contracts in force 31st December, 1922	79	$ 81,000 00

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

			Number.	Amount.
				$ c.
Contracts in force 31st December, 1921			3,258	3,599,250 00
Add contracts taken during 1922 new or renewed			327	337,500 00
Add amount by which various certificates were increased during 1922			....	8,000 00
Gross number and amount of contracts on foot at any time during 1922			3,585	3,944,750 00
	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1922 by death	64	79,000 00		
Contracts lapsed in 1922	280	274,000 00		
Cash surrender 1922	21	39,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1922	....	1,000 00		
Total deductions extended	365	393,500 00	365	393,500 00
Net contracts on foot 31st December, 1922			3,220	3,551,250 00
Number of certificate holders in good standing on 31st December, 1922			2,923	3,236,250 00
Number of certificates temporarily suspended at 31st December, 1922			297	315,000 00
Grand total of certificate holders 31st December, 1922			3,220	3,551,250 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Council of Ontario.

Nine members of the Grand Council died in 1922, and funeral benefits were paid amounting to $500.00.

*Name changed by Order in Council the 15th day of August, 1922.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1922 sick benefits to 120 members.

Amount paid for sick benefits, $3,287.00.

The total number of weeks' sickness experienced was 658.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1922 was $15,900.83.

V. Assets.

	Supreme Body
Cash value of real estate	$ 42,203 71
Cash value of mortgages	389,577 00
Bonds, etc.	269,472 32
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton	23,611 14
Merchants Bank, Montreal	5,000 00
Dues called but not yet payable	2,078 89
Interest due or accrued	26,124 54
Other assets	3,978 77
Total assets Life Insurance Fund (not extended), $761,224.25.	
Total assets General Fund and other funds (not extended), $822.12.	
Total	$ 762,046 37

VI. Liabilities.

Amount of claims admitted by Society	$ 11,000 00
Total amount of all liabilities	$ 11,000 00

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1922.—None.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Eleven such assessments were made in 1921.

The society's books were duly audited during 1922 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two ledgers.

Names and post office addresses of the auditors for 1922 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

Certain changes were made in the constitution and rules in relation to insurance certificates and benefits.

Amount of bond of Dominion Secretary, $10,000.00.

Number of members in Ontario, 31st December, 1922, 2,566.

Number of certificate holders in Ontario, 31st December, 1922, 2,566.

Amount of insurance in force in Ontario, 31st December, 1922, $2,633,500.00.

Number of members in Ontario who died in 1922, 53.

Amount of death benefit claims paid to Ontario members during 1922, $55,465.08.

Cash surrender value, $11,358.18.

VIII. Cash Receipts.

	Supreme Body	Grand Body
Cash balance from 1921 (not extended), $40,080.63.		
Cash received during 1922:		
Certificate fees	$ 31 00	$ 9 99
Assessment fees	8,457 06	....
Assessments	105,721 17	5,661 77
Per capita tax and levies	642 82	2,528 60
Propagation fund	5,698 23	....
Supplies sold	132 00	159 30
Interest and dividends	39,285 29	744 61
Guarantee premiums	58 75	....
District tax	....	420 90
From sick and Funeral Fund	....	1,400 00
All other sources	559 51	131 93
Received from investments (not extended), $33,689.17.		
Total	$ 160,585 83	$ 11,057 10

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	Supreme Body	Grand Body
Per capita tax on levies	$..........	$ 758 58
Office expenses	255 83	....
Board fees	458 10	....
Commission and organization expenses	7,750 18	528 20
Investigation of claims	291 00	146 60
Registration fees	260 00	....
Interest	57 24	....
Expenses of meeting	783 14	255 55
Supplies bought	458 79	205 37
Travelling expenses	112 05	32 90
Rent, light, heat and taxes	828 59	300 00
Managing officers' salaries and officers' and auditors fees	2,179 96	1,900 00
Medical officers' salaries and expenses	170 77	....
Clerk hire	1,676 00	825 00
Official journal	1,914 69	....
Printing (other than official journal), stationery and advertising	1,195 18	151 10
Postage, telegrams and express	681 89	119 72
Premiums for guarantee	39 77	6 25
Other management expenses detailed in memo	1,540 37	204 30
Total expenses of management	$ 20,653 55	$ 5,433 57

(b) Miscellaneous Expenditure.

	Supreme Body	Grand Body
Life insurance claims other than endowments	72,742 15	....
Cash surrender values	13,460 96	....
Funeral benefits	....	500 00
Sick benefits	....	3,287 00
All other	49 37	....
Cash paid for investments, $98,838.46.		
Grand totals	$ 106,906 03	$ 9,220 57

Schedule by ages of Membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	184	187,000 00	215 99	....	....
25-29	160	146,500 00	161 98	....	....
30-34	208	211,000 00	250 63	3	3,000 00
35-39	250	248,500 00	315 03	1	1,000 00
40-44	289	293,250 00	433 16	1	1,000 00
45-49	309	306,250 00	512 95	2	1,500 00
50-54	372	391,500 00	821 71	5	5,500 00
55-59	404	471,250 00	1,210 45	8	6,500 00
60-64	381	457,500 00	1,501 11	3	4,000 00
65-69	272	325,000 00	1,394 77	8	12,000 00
70-74	240	315,750 00	1,773 57	17	22,000 00
75-79	98	129,500 00	968 86	7	10,000 00
80-84	38	53,000 00	430 50	4	6,500 00
85 and over	15	15,250 00	112 43	5	6,000 00
Totals.....	3,220	3,551,250 00	10,103 14	64	79,000 00

THE SONS OF ENGLAND BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, 58 Richmond Street East, Toronto.

Organized, 12th December, 1874; incorporated 19th February, 1875.

The executive officers of the Society as at December 31st, 1922, were as follows:

T. J. Roussel, Supreme President	Hamilton.
W. H. Clay, Supreme Vice-President	Toronto.
T. H. Carter, Past Supreme President	St. John, N.B.
D. J. Proctor, Supreme Secretary	Toronto.
W. L. Bell, Supreme Treasurer	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts ,other than endowments, or for sick or funeral benefits in force 31st December, 1922, $2,681,393.81.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

			Number.	Amount.
				$ c.
Contracts in force 31st December, 1921			3,575	2,776,016 81
Add contracts taken during 1922			16	12,500 00
Add amount by which various certificates were increased			....	....
Gross number and amount of contracts on foot at any time during 1922			3,591	2,788,516 81
	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1922	63	52,856 29		
Contracts lapsed in 1922	65	54,003 85		
Amount by which various certificates still on foot were reduced	....	262 86		
Total deductions extended	128	107,123 00	128	107,123 00
Net contracts on foot 31st December, 1922			3,463	2,681,393 81
Number of Certificate holders at 31st December, 1922			2,937	2,681,393 81

III. Funeral Benefits.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 26,734; juveniles, 3,996.

Number of members of the Society who died during 1922, 263.

The total amount of funeral benefits paid in 1922 was $26,050.00.

Number of members' wives who died during 1922, 147; and the amount paid in respect thereof was $7,325.00.

Number of members' children who died during 1922, 20; amount paid in respect thereof was $300.00.

Number of juvenile members who died during 1922, 5; amount paid in respect thereof, $125.00.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1922, was $30,877.00.

IV. Sick Benefits.

Number of members who received sick benefits during 1922, 3,159.

The total amount of benefits paid during 1922, Supreme Body, $230.15; Grand Body, $5,660.15; Subordinate bodies, $56,229.71; Juvenile Branch, $947.35.

Number of weeks' sickness experienced in 1922, 17,296 4/7; (no record of the juvenile.)

Amount paid for medical attendance during 1922 was Grand Body, $3,284.79; Subordinate bodies, $31,638.89; Juvenile Branch, $2,961.15.

Total amount of cash outstanding to credit of fund at 31st December, 1922: Grand Body, $8,193.02; Subordinate bodies, $243,984.90; Juvenile Branch, $12,463.63.

V. Assets.

	Supreme Body	Grand Body	Subordinate Bodies	Juvenile Branches
	$ c.	$ c.	$ c.	$ c.
Cash value of real estate	37,819 40			
Cash value of mortgages	37,764 54			
Cash value of bonds, debentures, securities	77,750 00			
Actual cash in hand, 31st Dec., 1922	222 86			
Cash deposits in the following banks:				
Imperial Bank, Toronto, and sundry banks, sundry places	116,544 46	8,193 02	243,984 90	12,463 63
Interest due and accrued	1,677 65			
Total assets, Life Insurance Fund (not extended)......$144,376 49				
Supreme Lodge Expense Fund (not extended)............ 6,088 77				
Total assets, Funeral Fund (not extended)................ 37,455 54				
Total assets, Guarantee Fund... 11,217 35				
Total assets, General Fund..... 79,256 91				
Aggregate of all other assets	10,047 29			
Total assets	281,826 20	8,193 02	243,984 90	12,463 63

VI. Liabilities.

	Supreme Body
Amount of claims admitted by the Society	$ 12,629 22
Amount of claims supposed or reported or unadjusted	2,710 21
Total liabilities	$ 15,339 43

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society during 1922.

Assessments for the purpose of life insurance are made monthly.

Twelve such assessments were made during 1922, payable first of each month, also extra assessment in July and October.

The books and accounts were duly audited February 16th, 1922.

Books of account kept by the Society: Cash Books, Card Index and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: G. Davenport, C.A., Montreal, Que.; and F. J. Davis, Toronto.

No changes were made during 1922, in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Supreme Secretary, $3,000.00.

Amount of bond of Supreme Treasurer, $1,000.00.

Number of certificate holders in Ontario, 2,353.

Number of members in Ontario, 15,606.

Amount of insurance in force in Ontario at 31st December, 1922, $2,130,674.61.

Number of members in Ontario who died during 1922, 56.

Amount of death benefits paid to Ontario members in 1922, $47,269.16.

Amount of disability benefits paid to Ontario members in 1922, nil.

Amount of funeral benefits paid to Ontario members during 1922, $24,870.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), Supreme Lodge, $101,004.85.

Cash received during 1922, from:	Supreme Body
Registrations	$ 908 90
Dues	277 01
Assessments	98,752 61
Per capita tax and levies	17,904 24
New policies	3 00
Supplies sold	6,736 15
Interest and dividends	9,190 82
Premiums for guarantee of lodge officers	442 22
Rents	7,343 69
All other sources	50 27
Cash received from investments, $1,522.00	
Total receipts	$ 141,608 91

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	Supreme Body
Commission	$ 2,446 94
Law costs	350 80
Registration fees and power of attorney	230 00
Bank charges	157 59
Executive meetings	274 35
Medical examiner's salary	11 00
Supplies bought	5,643 82
Travelling expenses	2,259 57
Rent, light, heat and taxes	4,300 86
Managing officers' salaries and expenses	5,501 57
Clerk hire and janitor	5,730 00
Official journal	4,800 00
Printing, stationery and advertising	996 15
Postage, telegrams and express	1,158 33
Premiums for guarantee of lodge officers	10 00
Maintenance of building and repairs	1,418 85
Insurance	259 65
Other management expenses	899 77
Total expenses of management	$ 36,449 25

(b) Miscellaneous Expenditure.

Sick benefits	230 15
Life insurance payments	52,856 29
Funeral benefits	33,800 00
Gratuities	8 75
For investments (not extended), $4,024.00.	
Total expenditure	$ 123,344 44

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922:

Attained ages	Number of Members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	12	10,500 00	10 01		
25-29	34	29,956 13	29 39		
30-34	107	94,818 86	95 82		
35-39	193	164,661 72	183 04	1	976 80
40-44	316	272,768 41	331 46	4	2,662 38
45-49	354	326,267 78	429 40	2	1,892 83
50-54	455	414,518 45	580 48	2	1,991 26
55-59	486	480,151 46	737 65	6	6,208 06
60-64	406	398,091 99	692 17	14	13,158 81
65-69	234	221,662 61	458 93	7	5,571 30
70-74	182	151,107 24	363 73	14	11,700 22
75-79	123	93,603 74	289 86	10	6,805 18
80-84	33	21,891 34	85 99	2	981 39
85 and over	2	1,394 08	8 17	1	908 06
Totals	2,937	2,681,393 81	4,296 10	63	52,856 29

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, 60 Victoria Street, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The executive officers of the Society at the 31st December, 1922, were as follows:

John Tytler, Grand Chief	Toronto.
D. M. Robertson, Grand Chieftain	Toronto.
Alex. Fraser, Grand Treasurer	Toronto.
F. S. Mearns, Grand Secretary	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments, sick or funeral benefits, $3,436,762.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

			Number.	Amount.
				$ c.
Contracts in force 31st December, 1921			4,695	3,295,220 00
Add contracts taken during 1922			1,113	516,250 00
Add amount by which various certificates were increased during 1922			....	2,750 00
Gross number and amount of contracts on foot at any time during 1922			5,808	3,814,220 00
	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1922	85	75,458 00		
Contracts lapsed in 1922	573	301,250 00		
Contracts surrendered in 1922	....	....		
Contracts cancelled in 1922	....	....		
Add to deductions amount by which various certificates were reduced during 1922	....	750 00		
Total deductions extended	658	377,458 00	658	377,458 00
Net Contracts on foot 31st December, 1922			5,150	3,436,762 00

III. Funeral Benefits.—None.

IV. Sick Benefits.

Sick benefits are undertaken under the Grand Camp constitution and by-laws.
Number of members who received sick benefits in 1922, 35.
Total amount of benefits paid 1922, in respect of sick members, $1,378.53.
Number of weeks' sickness experienced during 1922, 291 5-7.
Total amount of cash standing to credit of fund, $3,996.11.

V. Assets.

Cash value of bonds, debentures, etc.		$ 862,070 63
Cash on hand		2,335 23
Cash on deposit, Bank of Hamilton, Toronto		14,448 35
Dues and assessments called, but not yet payable		12,855 16
Interest due and accrued		12,841 66
Accrued interest on Quebec deposit		1,828 73
Premium loans on certificates		11,379 30
Quebec deposit		5,000 00
Total assets of Life Insurance Fund (not extended)	$ 906,444 84	
Total assets of Sick Fund (not extended)	13,818 14	
Total assets of General and other funds (not extended)	2,990 88	
All other assets		494 80
Total assets		$ 923,253 86

VI. Liabilities.

Amount of claims reported or admitted	$ 11,500 00
Total liabilities	$ 11,500 00

VII. Miscellaneous.

There were no actions or proceedings against the Society in 1922.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1922, payable on the first day of each month.

The Society's accounts were audited January 12th to 15th, 1923. The books of record or account kept for purposes of insurance certificate or benefits: Register of Subordinate Camps, showing particulars of each certificate issued; ledger, cash book.

The names and post office addresses of the auditors of accounts for 1922 were: E. A. Maclaurin, Toronto, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, $6,000.

No changes were made, during 1922. in the constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1922, 4,589.

Number of members in Ontario who died during 1922, 81.

Amount of death benefits paid to Ontario members during 1922, $72,268.18.

Amount of insurance in force in Ontario, 31st December, 1922, $3,063,512.

VIII. Cash Receipts.

Cash balance from 1921, $19,510.53.	Grand Camp
Initiation fees	$ 987 00
Assessments	88,271 76
Per capita tax	8,549 60
Supplies sold	1,438 67
Interest, dividends	43,440 14
Cash received from repayment of loan (not extended), $22,348.34.	
Total cash receipts	$ 142,687 17

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Camp
C. F. A., annual fee	$ 40 00
Commission and organization expenses	10,789 13
Registration fees	255 00
Rent, light, heat and taxes	979 29
Premiums for guarantee of Subordinate Camp officers	106 20
Supplies bought	183 94
Travelling expenses	135 85
Medical examiner's salary and expenses	942 00
Salaries, officers', committees' and auditors' fees	2,670 00
Clerk hire	2,170 00
Postage, telegrams and express	332 92
Printing, etc.	719 82
Committee expenses	384 10
Actuarial expenses	175 00
Other expenses	349 97
Total expenses of management	$ 20,233 22

(b) Miscellaneous Expenditure

Life insurance claims other than endowments	$ 75,823 73
Sick benefits	1,378 53
All other expenditure	17 21
Cash for investments, etc., (not extended), $70,309.77.	
Total expenditure	$ 97,452 69

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col.1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	459	241,250 00	278 72	1	1,000 00
25-29	361	186,250 00	239 63	....	....
30-34	520	291,250 00	387 06	....	....
35-39	613	339,000 00	457 20	1	250 00
40-44	652	386,500 00	531 72	5	4,250 00
45-49	567	371,750 00	593 25	4	3,250 00
50-54	428	313,500 00	558 72	4	3,000 00
55-59	465	381,750 00	830 59	6	4,500 00
60-64	408	337,000 00	939 71	12	13,500 00
65-69	277	234,250 00	894 65	12	11,750 00
70-74	183	159,012 00	779 73	6	5,500 00
75-79	149	135,750 00	677 34	24	20,458 00
80-84	52	45,000 00	225 00	6	5,000 00
85 and over	16	14,500 00	72 50	4	3,000 00
Totals.....	5,150	3,436,762 00	7,465 82	85	75,458 00

THE ST. JOSEPH UNION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 325 DALHOUSIE STREET, OTTAWA, ONT.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. Tetreault, President	Sherbrooke, Que.
Chas. Leclerc, Secretary-Treasurer	Ottawa, Ont.

II. Movement in Insurance Certificates.

(b) Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.

——			Number	Amount
				$ c.
Contracts in force 31st December, 1921			22,003	17,571,065 00
Add contracts taken during 1922 new or renewed			1,436	1,219,900 00
Add amount by which various certificates still on foot were increased in 1922			....	....
Gross number and amount of contracts on foot at any time during 1922			23,439	18,790,965 00
	Number	Amount		
Deductions:		$ c.		
Contracts matured in 1922	167	129,610 00		
Contracts lapsed in 1922	2,445	1,980,650 00		
Deduction of certificates	....	4,800 00		
Total deductions extended	2,612	2,115,060 00	2,612	2,115,060 00
Net contracts on foot at 31st December, 1922			20,827	16,675,905 00

III. Funeral Benefits.

No special fund for funeral benefits. They are paid out of Sick Benefit Fund.
Number of members' wives deceased in 1922, 58.
Amount paid in respect of deceased wives of members, $4,325.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who have received sick benefits during 1922, 2,625.
Amount of sick benefits paid, $92,933.82.
Number of weeks' sickness experienced during 1922, 16,707.
Amount standing to credit of Sick Benefit Fund, $84,716.41.

V. Assets.

Cash value of real estate, less encumbrances	$ 125,600 00
Cash value of mortgages	8,000 00
Bonds, debentures, etc	1,865,938 04
Dues and assessments called but not yet payable	707 23
Cash in deposit to the Society's credit in the following chartered banks:	
Royal Bank of Canada	494 82
Banque Provinciale, Quebec	4,494 93
Provincial Treasurer, New Brunswick and Quebec	10,000 00
La Banque, Hochelaga	67,220 69
Interest due and accrued	27,685 60
Total assets, Insurance Fund (not extended) $2,003,873.27.	
Total assets, Sick and Funeral Fund (not extended) $84,716.41.	
Total assets, General and other funds (not extended) $8,337.95.	
All other assets	220,934 93
Total assets	$ 2,331,076 24

VI. Liabilities.

Amount of claims admitted by the Society	$ 10,160 00
Amount of claims for death of members' wives	200 00
All other	20,812 86
Total liabilities	$ 31,172 86

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1922:

Assessments are made monthly.

Twelve assessments were made during 1922, payable 1st of every month.

No changes were made in the organization or management of the Society and in relation to benefits during 1922.

The accounts were audited continuously.

The books of record are: Councils, Ledgers, General Ledgers, Death Registers, Auxiliary Books, Members' Registers, Card Index, Social Class Instalment Ledger.

No changes were made in the Constitution and Rules in relation to insurance certificates or benefits.

Names and addresses of auditors: V. Boudreault and H. Legault, Ottawa.

Amount of bond of Secretary-Treasurer, $5,000.

Amount of bond of Cashier, $2,000.

Number of members in Ontario, 31st December, 1922, 4,412.

Amount of insurance in force in Ontario at 31st December, 1922, $3,853,325.00.

Number of members in Ontario who died in 1922, 51.

Amount of death benefits paid to Ontario members in 1922, $33,350.94.

Amount of disability benefits paid to Ontario members in 1922, $1,325.00.

Amount of sick benefits paid in Ontario in 1922, $14,445.53.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $58,290.79.	
Cash received during 1922 from:	
Application fees	$ 1,257 00
Dues and assessments for Benefits	356,850 09
Dues and assessments for Expenses	85,975 47
Degrees and cards	358 90
Supplies sold	124 35
Rent	9,341 00
Interest and Dividends	99,894 02
All other sources (detailed in memo.)	66,111 42
Cash received from payment of loans or investments (not extended)	322,410 42
Total receipts	$ 619,912 15

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Collection of fees	$ 24,267 59
Commission and organization expenses	26,107 20
Law costs	261 33
Registration fees	366 84
Actuarial fees	450 00
Profit and loss account	406 77
Travelling expenses	1,804 45
Supplies bought	401 70
Certificates	158 75
Managing officers' salaries, officers' fees	6,734 16
Clerk hire	15,164 62
Medical examiner's salary	3,499 92
Official journal	2,544 17
Printing and stationery	1,739 90
Postage, telegrams and express	1,601 60
Guarantee premiums	40 00
Other expenses	867 92
Total expenses of management	$ 86,416 92

(b) Miscellaneous Expenditure.

Life insurance claims	139,582 64
Old age benefits	15,158 73
Sick benefits	92,933 82
Members' wives benefits	4,325 00
Total disability benefits	3,810 00
Oeuvre Centin Collegiate	306 23
Expenses, other than foregoing (detailed in memo.)	73,811 97
For investments (not extended), $502,140.31.	
Total expenditure	$ 416,345 31

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16–24	2,953	2,359,900 00	2,526 86	10	8,000 00
25–29	2,992	2,260,250 00	2,419 11	10	6,000 00
30–34	3,210	2,555,600 00	2,858 31	14	9,700 00
35–39	3,087	2,520,000 00	3,116 91	25	21,050 00
40–44	2,579	2,115,900 00	2,943 21	16	11,300 00
45–49	2,131	1,743,450 00	2,800 02	16	12,950 00
50–54	1,523	1,227,100 00	2,299 05	22	15,050 00
55–59	1,076	875,850 00	1,883 64	18	14,900 00
60–64	727	571,950 00	1,409 14	19	15,450 00
65–69	445	359,760 00	1,169 44	9	8,600 00
70–74	95	79,045 00	272 27	5	4,500 00
75–79	7	6,350 00	31 95	3	2,000 00
80–84	2	750 00	2 30	1	110 00
85 and over	....	....	....	....	....
Totals	20,827	16,675,905 00	23,732 21	168	129,610 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODD FELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

To which are appended statements of the auxiliary bodies lettered below as A, B, C and D.

HEAD OFFICE, 229 COLLEGE STREET, TORONTO.

Organized 27th July, 1855; incorporated in Ontario, 19th November, 1874.

The executive officers of the Society at the 31st December, 1922, were as follows:

Thos. A. Sharp, Grand Master	Midland.
W. G. R. Bartram, Deputy Grand Master	London.
J. E. Anderson, Grand Warden	Lindsay.
William Brooks, Grand Secretary	Toronto.
P. T. Coupland, Grand Treasurer	St. Mary's.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts in force, 31st December, 1921.—None.
Amount covered by contracts of insurance other than endowments.—None.

II. Movement in Insurance Certificates.

(a) Contracts of endowments or benefits in the nature thereof.—None.

(b) Contracts for insurance, other than endowments, sick benefits or funeral benefits.

III. Funeral Benefits.

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at the 31st December, 1922, was 62,424.

The number of deaths in the Society in 1922, 517.

The amount of funeral benefits paid in 1922, in respect to deceased members was $23,380.38.

Total amount of funeral benefits paid in respect of deceased wives, $3,894.39.

General Benefit Fund includes sick and funeral benefits and general expense fund, $3,074,134.47.

Nurse Fund (maintained by a few lodges only), $15,390.86.

Contingent Fund, applicable to any purpose of the lodge, $25,394.76.

Widows' and Orphans' Fund, $20,656.82.

Social Fund, $1,746.39.

Total standing to credit of General Benefit Fund at 31st December, 1922, $3,137,323.30.

IV. Sick Benefits.

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1922 was 4,929.

The amount of benefits paid in 1922, in respect to special relief, $8,400.81, and to sick members $125,165.30.

The number of weeks' sickness experienced in 1922 was 44,917. Amount paid for medical attendance during 1922, $19,223.36.

Nursing, $5,419.86.

Paid for relief of widows and orphans, $29,736.47.

Amount paid to Home Board for maintenance, etc., $75,178.83

V. Assets.

	Grand Lodge	Lodges Subordinate
Amount of real estate	....	$1,105,614 40
Amount of mortgages and securities	....	1,233,804 23
Cash in hands of Grand Secretary and in banks	$ 89 05	328,856 25
Amount of cash in Standard Bank, Toronto	214 86	....
Amount of cash in Dominion Bank	6,466 35	....
Amount of cash in Dominion Bank (special relief)	2,089 41	....
Cash in Canada Permanent Mortgage Co.	5,558 17	....
Tax due from lodges	33,053.00	....
All other assets	16,848 07	520,834 56
Total amount of assets	$ 64,318 91	$3,189,109 44

VI. Liabilities.

Funds at credit of defunct lodges	$ 397 80	....
Bonding Fund	5,364 95	....
Balance of per capita to Home	7,998 00	....
Per capita and Home Tax to Grand Lodge	....	$33,053 00
Special relief fund	11,939 41	....
All other liabilities	65 25	51,786 14
	$ 25,765 41	$ 84,839 14

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1922, none.

The books and accounts of the Subordinate Lodges were audited in January and July, 1922, and those of the Grand Lodge in May, 1922.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, Brantford, W. E. Gowling, Ottawa.

No changes were, during 1922, made in the constitution and rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $5,000.00.

Amount of bond of Grand Treasurer, $5,000.00.

Number of members in Ontario 31st December, 1922, 62,424.

Number of members who died in Ontario during 1922, 517.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1922 (not extended), $11,374.55.
Cash received during 1922 from:

	Grand Lodge.	Subordinate Lodges
Initiation fees, etc.	$..........	$ 70,223 48
Dues	....	411,827 16
Per capita tax and Home tax	62,764 40	....
Fines	188 00	....
Charter fees	30 00	....
Supplies sold	10,250 04	....
Rent, interest and dividends	....	184,161 62
Interest	432 16	....
Bonding charges	589 14	....
All other sources	54,126 17	162,924 33
Investments (not extended)		
Total receipts	$128,379 91	$829,136 59

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body	Subordinate Bodies.
Cash paid during 1922 for:		
Clerk hire	$ 2,237 92	
Per capita tax	150 00	
Registration fee	10 00	
Expenses of annual meeting	20,146 35	
Rent, etc	1,500 00	
Supplies bought	6,488 70	
Travelling expenses and appropriations to officers.	1,950 00	
Salaries, officers' and auditors' fees	5,000 00	
Official journal	1,467 36	
Printing, stationery and advertising	768 63	
Postage and express	864 25	
Law costs	100 00	
Other management expenses (detailed in memo.)	4,210 34	$258,674 52
Total expenses of management	$ 44,893 55	$258,674 52

(b) Miscellaneous Expenditure.

	Grand Body	Subordinate Bodies.
Funeral benefits		27,274 77
Benefits to widows and orphans		29,736 47
Sick benefits		125,165 30
Medical attendance and nursing		24,643 22
Gratuities—Special relief		8,400 81
Ontario Odd Fellows' Home, building fund, etc	51,446 63	
Ontario Odd Fellows' Home, maintenance account	23,732 20	
All other expenditure	5,264 24	217,967 59
Investments (not extended, subordinates),		
Grand total	$ 125,336 62	$691,862 68

(a) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario,

	Males.	Females.	Total.
Number of members, 31st December, 1921	7,758	15,630	23,388
Admitted during 1922	810	2,191	3,001
Total	8,568	17,821	26,389
Deduct	910	993	1,903
Membership, 31st December, 1922	7,658	16,828	24,486

Receipts

Dues	$ 36,275 06
Initiations	9,243 75
Rents, etc	922 48
Miscellaneous	19,263 83
Total	$ 65,705 12

Expenditure

Relief of members	$ 464 89
Relief of widowed families	55 50
Special relief	2,782 10
I.O.O.F. Home	1,724 52
Orphans	35 85
Total	$ 5,062 86

Miscellaneous

Expenses, lodges		$ 54,922 13
Invested fund of Rebekah Lodges		33,672 00
Cash on hand, Rebekah Lodges		35,626 51
Working expenses of Assembly		11,743 73
Cash in Assembly funds		3,695 44
Number of lodges	191	

(b) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1922.

Number of members as from last report		11,379
Initiated during the year ending 31st December, 1922		681
Admitted by card during the year ending 31st December, 1922		71
Reinstated during the year ending 31st December, 1922		32
Total		12,163
Deductions:		
Withdrawn by card	122	
Suspended by non-payment of dues	541	
Suspended for cause	25	
Deceased	99	
Error	2	
		789
Net membership, 31st December, 1922		11,374

Number of Patriarchs relieved in 1922	453
Number of weeks for which benefits were paid	3,655

Amount paid for burying the dead in 1922	$ 946 01
Amount paid for special relief in 1922	539 59
Amount paid for relief of Patriarchs (sick benefits)	4,835 78
Relief of widowed families	142 00
Total amount of relief paid	$ 6,463 38

Receipts from all sources	$ 39,173 59
Total funds of subordinate encampments	115,389 20
Current expenses (subordinates)	27,719 10
Cash assets	27,688 08
Invested in mortgages and securities	43,231 75
Invested in buildings and lands	5,225 00
Invested in furniture and regalia	28,490 77
All other	10,753 60

(c) Record of the Odd Fellows' Mutual Aid Association of the City of London, Ontario.

Number of members died in 1922	1
Number of members, 31st December, 1922	50
Amount of cash received during the year 1922	$ 35 97
Amount of expenses in management in 1922	12 40
Amount paid funeral claims	16 50
Amount on hand, 31st December, 1922	35 59

(d) The Odd Fellows' Funeral Aid Association of the Counties of Lincoln and Welland.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Receipts (dues and interest) and balance in bank, December 31st, 1922	$ 1,682 99
Expenses of management	131 74
Death claims invested	300 00
Balance on hand, in bank and invested	5,676 25
Membership, 31st December, 1921	433
Admitted	31
Died	3
Suspended and withdrawn	8
Total membership 31st December, 1922	453

AMERICAN WATCH CASE COMPANY'S EMPLOYEES' MUTUAL WELFARE ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ontario.

Organized April, 1919; incorporated 23rd April, 1919.

The executive officers of the Society at the 31st December, 1922, were as follows:

P. H. Randall, President	Toronto.
Wm. Sanderson, Vice-President	Toronto.
H. McGowan, Vice-President and Secretary, pro tem	Toronto.
J. McKnight, Treasurer	Toronto.

I. Funeral Benefits.

Total membership of Society at 31st December, 1922, 94.
No member died and no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 22.
Amount of benefits paid in 1922 in respect of sick members, $354.05.
Number of weeks' sickness experienced during 1922, 42½.
Total amount of cash standing to credit of fund at 31st December, 1922, $499.27.

III. Assets.

Cash value of bonds	$ 500 00
Cash in Imperial Bank, Toronto	499 27
Total assets	$ 999 27

IV. Liabilities.—None.

V. Miscellaneous.

Six assessments were made during 1922.
The books of the Society were audited January, 1923.
Names and addresses of the auditors for 1922: Chas. Emery and W. Leask, Toronto.
Books kept by the Society : Minute, Due and Cash Book, Members' Register.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $595.77.
Cash received during 1922 from:

Application fees	$ 1 00
Dues	289 05
Interest and dividends	27 50
Total receipts	$ 317 55

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fee	$ 10 00
Salaries	50 00
Total expenses of management	$ 60 00

(b) Miscellaneous Expenditure.

Sick benefits	354 05
Grand total	$ 414 05

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, FORESTERS' HALL, JAMES STREET N., HAMILTON, ONTARIO.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The executive officers of the Society at the 31st December, 1922, were as follows:

G. W. Sutcliffe, President	Hamilton.
James Ness, Treasurer	Hamilton.
Edward P. Wyatt, Secretary	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 153.
Four members died during 1922, and funeral benefits were paid amounting to $400.00.
Amount standing to credit of Funeral Benefit Fund, $1,143.69.

II. Sick Benefits.

Amount paid for medical attendance	$	217 87

III. Assets.

Victory War Loan	$	1,000 00
Cash on hand		2 40
Cash deposited with the Hamilton Provident and Loan Society		1,141 29
All other assets		193 45
Total assets	$	2,337 14

IV. Liabilities.—$17.80.

V. Miscellaneous.

The Society's accounts were duly audited on 16th January, 1923.

Names and post office addresses of the auditors for 1922: W. Horrocks and A. Wyatt, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger.

Certain changes were made in the by-laws during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,153.47.

Cash received during 1922 from:

Dues	$	536 10
Initiation fees		47 00
Ladies Auxiliary		400 00
Sale of tickets at Christmas		632 30
Donations		39 00
Interest		79 84
Supplies sold		15 45
All other		8 00
Total Receipts	$	1,757 69

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Commission	$	9 75
Registration fee		10 00
Supplies bought		231 01
Rent		21 25
Officers' salaries and officers' and auditors' fees		87 11
Printing, etc.		127 57
Postage		56 72
Total management expenses	$	543 41

(b) Miscellaneous Expenditure.

Funeral benefits		400 00
Medical attendance		217 87
Gratuities		348 55
All other expenses		257 64
Total expenditure	$	1,767 47

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. F. Johns, President	Toronto.
A. J. Porter, Vice-President	Toronto.
J. M. Burn, Secretary	Toronto.
G. H. Youell, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 312.
Number of members who died during 1922, 2.
Amount paid for funeral benefits, $100.00.

II. Sick Benefits.

Number of members who received sick benefits in 1922, none.
Total amount of benefits paid in 1922, in respect of sick members, nil.

III. Assets.

Cash on hand	$		48
Cash value of bonds		2,000	00
Bank of Commerce, Toronto		1,563	97
Other assets		955	00
Total assets	$	4,519	45

IV. Liabilities.—$38.40.

V. Miscellaneous.

No assessments are made, monthly payments being required.
The following books of record are kept: Minute Book, Cash Book and Ledger.
The accounts were audited July, 1922 and January, 1923.
The names and addresses of auditors for 1922 were as follows: H. R. Davis, J. McKenna and E. J. Ryan, Toronto.
Treasurer's bond, $200.00.

VII. Cash Receipts.

Cash balance from 1921 (not exteded), $973.89.
Cash received during 1922 from:

Rent	$	141	82
Honorary members		21	00
Initiation fees		74	00
Dues		670	10
Supplies sold		64	35
Donations		378	21
Assessments, Northwest branch		144	45
Other sources		813	03
Total	$	2,306	96

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Per capita tax	$ 8 68
Registration fee	10 00
Commission and organization expenses	2 27
Supplies bought	19 11
Managing officers' salaries	141 56
Printing, postage, etc.	158 11
Rent, light, etc.	150 00
Postage, telegrams, etc.	94 22
All other	519 50
Premiums	1 00
Total expenses of management	$ 1,104 45

(b) Miscellaneous Expenditure.

Gratuities	472 45
All other	139 50
Total expenditure	$ 1,716 40

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Watson, President	Woodstock.
Henry Pearson, Treasurer	Woodstock.
Thos. Armstrong, Treasurer	Woodstock.

II. Sick Benefits.

Sick benefits are undertaken by the Society, the membership of which is 149.
Number of members who received benefits during 1922, 32.
Total amount of benefits paid in 1922, $944.00.
Number of weeks' sickness experienced in 1922, 108½.
Total amount of cash standing to credit of Sick Benefit Fund, $218.90

III. Assets.

Cash in Bank of Commerce, Woodstock	$ 218 90

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made for the purpose of benefits monthly if required, and are payable 1st of each month. Eleven such assessments were made during 1922.

Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.

The Society's books were duly audited January 5th, 1923.

The names and post office addresses of the auditors for 1922 were as follows: J. S. France and Geo. Coleman, Woodstock.

No changes were made during 1922 in the organization, management or constitution and rules of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended) $507.01.
Cash received during 1922 from:

Application fees	$ 2 00
Assessments	367 75
Interest	5 97
Donations	369 75
Total receipts	$ 745 47

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Law costs	$ 1 00
Registration fee	10 00
Officers' and auditors' salaries	54 75
Postage, etc.	08
Supplies	3 75
Total expenses of management	$ 69 58

(b) Miscellaneous Expenditure.

Funeral Wreaths	20 00
Sick benefits	944 00
Total expenditure	$ 1,033 58

BEAVER SICK AND FUNERAL BENEFIT CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO

Organized April 1st, 1917; incorporated 8th May, 1917.

The executive officers of the Society at the 31st December, 1922, were as follows:

H. Adams, President	Toronto.
W. G. Esson, Treasurer	Toronto.
E. Savell, Secretary	Mt. Dennis.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 236.
Number of members who died during 1922, 1.
Amount of funeral benefits paid in respect of deceased members, $100.00.
Two members' wives died and $100.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 29.
Amount of sick benefits paid during 1922, $405.07.
Number of weeks' sickness experienced during 1922, 86 1/7.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1922, $275.52.

III. Assets.

Cash in Bank of Hamilton, Toronto	$ 275 52
Total assets	$ 275 52

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made in 1922.
The Society's accounts were duly audited in June and December, 1922.
Names and addresses of auditors of accounts for 1921: H. Dennis and W. Whinshipp, Toronto.
Certain changes were, during 1922, made in the organization and management or in the constitution and rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $215.35.
Cash received during 1922 from:

Initiation fees	$ 49 00
Dues	1,330 00
Per capita tax	213 75
Interest	16 10
Donations	40 73
Total receipts	$ 1,649 58

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$	10 00
Rent		12 00
Supplies bought		16 62
Salaries		30 00
Expenses of annual meeting		4 92
Total expenses of management	$	73 54

(b) Miscellaneous Expenditure.

Funeral benefits		200 00
Sick benefits		405 07
Dividends to members		910 80
Total expenditure	$	1,589 41

BRANTFORD CARRIAGE COMPANY LIMITED RELIEF ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Brantford, Ontario.

Incorporated November, 17th, 1920.

The executive officers of the Society at the 31st December, 1922, were as follows:

Geo. Reeve, President	Brantford.
A. McWhirter, Vice-President	Brantford.
F. G. Brydges, Secretary	Brantford.
W. G. Boyer, Treasurer	Brantford.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1922, 95.
One member of the Society died during 1922.
Total amount of funeral benefits paid during 1922, $50.00.

II. Sick Benefits.—None.

Number of members who received sick benefits in 1922, 5.
Amount of benefits paid in 1922 in respect of sick members, $143.00.
Number of weeks' sickness experienced in 1922, 18.
Total amount of cash standing to credit of fund at 31st December, 1922, $370.70.

III. Assets.

Cash in Bank of Montreal, Brantford	$ 370 70
Total assets	$ 370 70

IV. Liabilities.—None.

V. Miscellaneous.

Eleven assessments were made during 1922.

The following books of record are kept by the Society: Assessment Book, Financial Detail Book, Cash Book.

The books of the Society were audited January 5th, 1923.

Names and addresses of the auditors for 1922: A. Alexander and D. Stewart, Brantford.

VII. Cash Receipts.

Cash balance 1921, (not extended), $403.41.

Assessments	$ 189 25
Interest	10 29
Total receipts	$ 199 54

VIII. Cash Expenditure.

(a) Expenses of Management.

Law costs	$ 50
Registration fee	10 00
Salaries	25 00
Printing	3 50
Postage	25
Total expenses of management	$ 39 25

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	108 00
Gratuities	35 00
Grand totals	$ 232 25

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The executive officers of the Society at the 31st December, 1922 were as follows:

A. Robertson, President	Toronto.
J. L. Rouse, Vice-President	Toronto.
John E. Lamb, Secretary	Toronto.
Albert Burton, Treasurer	Toronto.

II. Sick Benefits.

The total membership of the Society at 31st December, 1922, 62.

Sick benefits are undertaken by the Society. Twelve members received sick benefits during 1922.

Total amount of benefits paid in 1922, in respect of sick members, $387.67.

Number of weeks' sickness experienced, 64 4-7.

Total amount standing to credit of Sick Fund, $201.45,

III. Assets.

Victory War Loan	$ 250 00
Cash on hand	20 53
Cash in Bank of Commerce, 31st December, 1922	109 77
Total assets	$ 380 30

IV. Liabilities.—None.

V. Miscellaneous.

Payments are made monthly.

The Society's books were audited for 1922 on January 11th, 1923.

Names and addresses of auditors for 1922 were as follows: A. Smyth and J. Mohun. Toronto.

Books of record kept by the Society are: Secretary's Cash Books, membership roll, order on Treasurer and Treasurer's Cash Book.

No changes were made in the constitution during 1922.

VII. Cash Receipts.

Cash balance, 31st December, 1921, $201.45.

Cash received during 1921 from:

Application fees	$ 4 50
Dues	166 10
Donation	150 00
Interest	20 90
Total receipts	$ 341 50

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for

Registration fee	$ 10 00
Expenses of annual meeting	3 70
Postage	28
Supplies bought	5 00
Rent, light, heat and taxes	1 00
Law costs	5 00
Total expenses of management	$ 24 98

(b) Miscellaneous Expenditure.

Sick benefits	387 67
Total expenditure	$ 412 65

BRUNNER MOND MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, AMHERSTBURG, ONTARIO.

Incorporated in Ontario, June 6th, 1918.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. C. Garrels, President	Amherstburg.
F. W. Haas, Vice-President	Amherstburg.
H. M. Stancliff, Secretary-Treasurer	Amherstburg.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 206.
Number of members who died during 1922, none.
Amount of funeral benefits paid in 1922, nil.
Number of members' wives who died during 1922, 3.
Amount of funeral benefits paid for members' wives in 1922, $150.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 37.
Amount of benefits paid in 1921, in respect of sick members, $1,685.70.
Number of weeks' sickness experienced during 1922, 168½.
Amount paid for medical attendance during 1922, $2,210.00.
Amount standing to credit of fund at 31st December, 1922, $2,480.63.

III. Assets.

Cash value of bonds	$ 4,000 00
Cash value of mortgages	1,589 02
Cash in Imperial Bank, Amherstburg	2,480 63
All other	67 30
Total assets	$ 8,136 95

IV. Liabilities.—None.

V. Miscellaneous.

The books of record and account are: Journal, Ledger and Cash Book.

The accounts of the Society were audited 31st December, 1922.

Names and addresses of the auditors for 1922 were as follows: Fred Wilson and W. W. Eccles, Amherstburg.

During 1922 no changes were made in the constitution and rules, in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $3,511.35.

Cash received during 1922 from:

Dues	$ 1,264 51
Interest	632 03
Initiation fees	158 00
All other sources	6 86
Repayment of loan (not extended), $5,271.52.	
Total	$ 2,061 40

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee	$ 10 00
Supplies bought (medicine)	215 09
Printing	4 50
Interest	82 15
Total expenses of management	311 74

(b) Miscellaneous Expenditure.

Funeral benefits	150 00
Sick benefits	1,685 70
Medical attendance and hospital	2,210 00
Dues and initiation fees refunded	6 20
For investments (not extended) $4,000.00.	
Total expenditure	$ 4,363 64

CANADA CYCLE AND MOTOR CO., LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, WESTON, ONTARIO.

Organized July 15th, 1918; incorporated in Ontario, August 20th, 1918.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. R. Watson, President	Toronto.
D. Davis, Vice-President	Toronto.
P. Knight, Secretary-Treasurer	Weston.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 367.
Number of members of the Society who died during 1922, 1.
Funeral benefits paid during 1922, $30.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 58.
Amount paid for sick benefits during 1922, $983.28.
Number of weeks' sickness experienced during 1922, 187 1-7.
Amount paid for medical attendance during 1922, $464.00.
Amount of cash standing to the credit of the fund, $592.31.

III. Assets.

Cash in Bank of Montreal, Weston	$ 592 31
Total	$ 592 31

IV. Liabilities.—Nil.

V. Miscellaneous.

Twenty-six assessments were made during 1922.
The Society's accounts were duly audited in 1922, January and July.
The books of record or account kept are: Minute, cash order on Treasurer.
Names and addresses of auditors for 1922: E. C. Roy and H. C. Higgins, Weston.
No changes were made in 1922 in the constitution and rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash Balance from 1921 (not extended), $162.34.
Cash received 1922 from:

Assessments	$ 2,072 25
Donations	7 50
Total receipts	$ 2,079 75

VIII. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1922:

Law costs	$ 50
Registration fee	10 00
Supplies	2 00
Salaries	160 00
Total expenses of management	$ 172 50

(b) Miscellaneous Expenditure.

Funeral benefits	30 00
Sick benefits	983 28
Medical attendance	464 00
All other	....
Total expenditure	$ 1,649 78

THE CANADA FURNITURE MANUFACTURERS (LIMITED) EMPLOYEES' BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Woodstock, Ontario.

Organized, 1895; incorporated, 29th January, 1896.

The executive officers of the Society at the 31st December, 1922, were as follows:

Chas. Berlett, President	Woodstock.
W. J. Anderson, Vice-President	Woodstock.
Robt. A. Scott, Secretary-Treasurer	Woodstock.

I. Funeral Benefits.

Funeral benefits have been discontinued by the Society, the membership of which at 31st December, 1922 was 143.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 13.
Amount of sick benefits paid during 1922, $194.50.
Number of weeks' sickness experienced during 1922, 68 5-7.
Amount paid for medical attendance, $325.14.
Amount of cash standing to credit of fund, $264.43.

III. Assets.

Canadian Bank of Commerce	$ 49 17
Canada Permanent Mortgage Corporation	215 26
Total	$ 264 43

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
Number of assessments made during 1922, 12.
No changes were made in the constitution and rules during the year, 1922.
Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.
The books of the Society were audited 4th January, 1923. Names of auditors: H. L. Coles and A. Finlay, Woodstock.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $380.86.
Cash received during 1922 from:

Assessments	$ 464 50
Interest	9 61
Total	$ 474 11

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Postage	50
Salary of Secretary	35 00
Printing	40
Total expenses of management	$ 45 90

(b) Miscellaneous Expenditure.

Sick benefits	194 50
Medical attendance	325 14
All other expenditure	25 00
Total expenditure	$ 590 54

CANADIAN ORDER OF BEAVERS.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, London, Ontario.

Incorporated in Ontario, June 27th, 1913.

The executive officers of the Society at the 31st December, 1922, were as follows:

L. S. Holmes, M.D., Grand Master	London.
T. L. Howe, Deputy Grand Master	Windsor.
E. W. J. Griffith, Grand Secretary-Treasurer	Windsor.

I. Funeral Benefits.

Sick and funeral benefits are undertaken by the Society with a membership of 57.
Number of members who died during 1922, 1.
Total amount of funeral benefits paid during 1922, $100.00.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 10.
Total amount paid for sick benefits in 1922, $214.47.
Number of weeks' sickness experienced in 1922, 43.
Balance of credit of fund, 31st December, 1922, $1,235.89.

III. Assets.

Cash standing to credit in Imperial Bank, Windsor, Ont	$ 1,299 28
Cash on hand	83 70
All other	125 00
Total assets	$ 1,507 98

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly. Four such assessments were made in 1922.
The Society's accounts were audited January, 20th, 1923.
The books of record kept are a ledger, minute and cash book, bank book, etc.
During 1922 certain changes were made in the constitution and by-laws of the Society.
Names and addresses of the auditors for 1922: H. R. Wellington and T. Frickman, Windsor.
Amount of bond of Secretary, $500.00.
Amount of bond of Treasurer, $500.00.

VII. Cash Receipts.

Cash balance, 31st December, 1921, $1,375.89.
Cash received during 1922 from:

Per capita tax and levies	$ 180 78
Dues	207 25
Interest	36 73
Total receipts	$ 424 76

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee	$	10 00
Supplies bought		2 75
Printing, etc.		59 95
Postage		9 60
Travelling expenses		20 90
Total management expeness	$	103 20

(b) Miscellaneous Expenditure.

Funeral benefits		100 00
Sick benefits		214 47
Total expenditure	$	417 67

CANADIAN ALLIS-CHALMERS, LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office Toronto, Ontario

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Ferguson, President	Toronto.
W. J. Hanley, Secretary	Toronto.
James E. Ford, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 433.

Two members died during 1922, and funeral benefits amounting to $150.00 were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 85.

Total amount of sick benefits paid during 1922, $1,313.03.

Number of weeks' sickness experienced during 1922, 219.

Amount paid for medical attendance during 1922, $650.25.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1922, $830.24.

III. Assets.

Cash on hand	$ 58 89
Cash in Canadian Bank of Commerce	760 26
Cash in Imperial Bank	11 09
Total	$ 830 24

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made semi-monthly.

Twenty-six assessments were made during 1922, and were payable on the 1st and 15th of each month.

The books of the Society were duly audited June 30th and December 31st, 1922.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.

Names and addresses of auditors of accounts for 1922: L. Jordon, F. Pilcher and J. McIntyre, Toronto.

No changes were made during 1922 in the constitution and rules in relation to benefits.

Amount of bond of Secretary, $300.

Amount of bond of Treasurer, $1,000.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $299.18.

Cash received during 1922 from:

Assessments	$ 2,898 25
Interest	6 48
Total	$ 2,904 73

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee		10 00
Officers' salaries, etc.		209 10
Guarantee bonds		13 00
Expenses of management	$	232 10

(b) Miscellaneous Expenditure.

Funeral benefits		150 00
Sick and accident benefits		1,313 03
Medical attendance		650 25
Hospital		28 29
Grand totals	$	2,373 67

CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF CARPENTERS AND JOINERS.

Annual Statement for the Year Ending 31st December, 1922.

Incorporated in Ontario, 21st September, 1914.

The executive officers of the Society at the 31st December, 1922, were as follows:

Geo. Sellors, President	Toronto.
A. Barker, Treasurer	Toronto.
William W. Young, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 2,247, (Ontario, 1,427).

Number of members who died during 1922, in Ontario, 11.

Amount of funeral benefits paid in 1922, $525.00.

Two members' wives died during 1922 and $60.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 57 (Ontario).

Amount of benefits paid in 1922 in respect of sick members, $1,334.00.

Number of weeks' sickness experienced in 1922, 388 2-7.

III. Assets.

	Supreme	Subordinate
Cash in hands of treasurer	....	$ 1,105 05
Cash in various banks	$ 350 09	10,361 81
Total	$ 350 09	$ 11,466 86

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are payable every two weeks and a special levy quarterly. Four such special assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1922: A. E. Ford and E. Webster, Toronto.

Books of record and account kept: Cash Book and Due Book.

Certain changes were made during 1922, in the organization or management and in the constitution and rules in relation to benefits.

Branch treasurers are bonded to the amount of $250.00.

VII. Cash Receipts.

Executive Board.

Cash balance from 1920 (not extended) $2,789.84

Cash received during 1922 from:

Received from branches	$ 3,725 03
Interest	24 42
Postage	4 50
	$ 3,753 95

VIII. Cash Expenditure.

Cash paid during 1922 for:

Law costs	$ 36 00
Registration fee	10 00
Rent and storage	500 00
Postage and express	71 92
Special delegations	1,548 39
Monthly Journal	285 25
Banking expenses	4 96
Auditing accounts	12 96
Supplies	321 89
Salaries	336 83
Insurance	15 50
Remitted to branches	2,900 00
Bonding Treasurer (Branch)	150 00
	$ 6,193 70

IX. Cash Receipts.

Branch Accounts.

Cash balance from 1921 (not extended), $8,922.88.

Cash received during 1922 from:

Initiation fees	$ 1,139 50
Dues	27,803 23
Supplies	704 85
Interest	171 07
Executive Board	2,900 00
All other	144 61
	$ 32,863 26

X. Expenditure.

Cash paid during 1922 for:

Special delegations	$ 2,280 51
Meetings	115 31
Premiums	810 00
Postage	309 14
Stationery and printing	113 23
Salaries	2,024 85
Rent	1,902 25
Banking expenses	174 86
Auditing accounts	234 37
Per capita to U.B.	1,745 30
Delegates to councils	473 25
Sick benefits	1,785 77
Funeral benefits	760 00
Superannuation	3,603 25
Gratuities (to unemployed, etc.)	7,749 77
Remitted to District Office, Toronto	3,725 03
Strike benefit	938 81
All other	1,573 58
	$ 30,319 28

CANADIAN HEBREW BENEVOLENT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 26th March, 1920.

The executive officers of the Society at the 31st December, 1922, were as follows:

M. Fuller, President	Toronto.
S. Shapiro, Secretary	Toronto.
J. King, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 98.
Two members' wives died during 1922.
Funeral benefits paid during 1922, $88.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 5.
Amount paid for sick benefits, $100.00.
Number of weeks sickness experienced in 1922, 20.
Amount paid for medical attendance, $263.30.
Cash standing to credit of fund, $1,418.68.

III. Assets.

Cash on hand	$ 131 15
Cash deposited in Bank of Commerce, Toronto	1,287 53
Total assets	$ 1,418 68

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made when necessary.
No assessment was made during 1922.
The Society's accounts were audited, January 28th, 1923.
Three books of record are kept.
Name and post office address of the auditor of accounts of 1922: J. Rosen, Toronto.
Bond of Treasurer, $50.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,115.99.
Cash received during 1922 from:

Application fees	$ 13 50
Initiation fees	30 00
Dues and doctor fees	1,352 75
Supplies sold	13 75
Donations	10 70
Interest and dividends	31 50
Total receipt	$ 1,452 20

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Relief fund	$ 92 80
Registration fees	10 00
Rent, etc.	93 30
Hospital Fund	92 80
Supplies bought	76 36
Cemetery	80 50
Printing, etc.	77 20
Postage	36 55
Salaries	104 00
All other	34 70
Total expenses of management	$ 698 21

(b) Miscellaneous Expenditure.

Funeral benefits	88 00
Medical attendance	263 30
Sick benefits	100 00
Grand total	$ 1,149 51

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Hamilton, Ont.

The executive Officers of the Society at the 31st December, 1922 were as follows:

T. Pouliott, President	Hamilton.
A. R. Theoret, Financial Secretary	Hamilton.
W. H. Crawford, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Union; membership, 86.
Number of members who died in 1922, 2.
Funeral benefits paid in respect of deceased members, $1,100.00.
Number of members who received disability allowance, 2.
Amount paid for disability allowance, $800.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 21.
Total amount of sick benefits paid during 1922, $775.00.
Number of weeks' sickness experienced in 1922, 110 5/7.

III. Assets.

Cash on hand	$ 99 12
Cash in Bank of Hamilton	2,944 46
All other	325 48
Total	$ 3,369 06

IV. Liabilities.—None.

Miscellaneous.

Two assessments were made during 1922.
The Society's accounts were audited monthly during 1922.
The books kept are Day Book, Ledger and Cash Book.
Name and post office address of the auditors for 1922: J. Zeigler, Hamilton.
Amount of bond of Secretary, $500.00.
Amount of bond of Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $4,790.94.
Cash received during 1921 from:

Initiation fees	$ 18 00
Dues	2,367 00
Out of Work Benefits	115 20
Assessments	120 00
Interest	136 78
All other sources	66 50
Donation	16 00
Sick Benefits returned	2 50
Total receipts	$ 2,841 98

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Loan to Union	$ 550 00
Registration fee	10 12
Rent, etc	120 00
Capita tax to International Union	300 00
Per capita tax	8 40
Postage, etc	26 05
Printing etc	60 44
Managing officers' salaries and officers' and auditors' fees	367 05
Total expenses of management	$ 1,442 06

(b) Miscellaneous Expenditure.

Per capita tax or levies	8 55
Sick benefits	775 00
Funeral benefits	1,100 00
Total disability benefits	800 00
Loans on cards	8 00
Out of work benefits	115 20
Other expenditure	15 05
Total expenditure	$ 4,263 86

UNION NO. 27 (TORONTO, ONT.), OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, 112 Spruce Street, Toronto.

Organized 18th May, 1869 and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

N. J. Martin, President	Toronto.
J. Taylor, Vice-President	Toronto.
J. Pamphilon, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 89.
Number of members of the Society who died during 1922, 4.
Total amount of funeral benefits paid during 1922, $1,125.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 18.
Total amount paid in respect of sick benefits in 1922, $736.00.
Number of weeks' sickness experienced in 1922, 105 1/7.

III. Assets.

Cash on hand	$ 13 66
Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto	3,392 56
Total	$ 3,406 22

IV. Liabilities.—None.

V. Miscellaneous.

Two assessments were made in 1922.
The books and accounts were audited monthly during 1922.
Names of auditors: A. McDonald, J. Taylor and P. Greenbaum, Toronto.
Books kept by the Society are: Day Book and Ledger.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $3,371.49.
Cash received during 1922 from:

Initiation fees	$ 59 00
Dues	2,577 90
Assessments	206 70
Fines	51 55
Interest and dividends	91 91
All other	15 00
Total receipts	$ 3,002 06

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Per capita tax for management	$ 16 20
Registration fee	10 00
Rent, fuel, light and taxes	76 50
Salaries, officers' and auditors' fees	255 73
Printing, stationery and advertising	65 50
Postage, telegrams and express	24 20
Total expenses of management	$ 448 13

(b) Miscellaneous Expenditure.

Funeral benefits	1,125 00
Per capita tax or levies	600 00
Sick benefits	736 00
Gratuities	34 20
All other	24 00
Total expenditure	$ 2,967 33

CANADIAN ORDER OF RECHABITES.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ontario.

Incorporated in Ontario 13th July, 1912.

The executive officers of the Society at the 31st December, 1922, were as follows:

T. H. Shepherd, Provincial Chief Ruler	Toronto.
L. Paterson, Provincial Deputy Ruler	Toronto.
Wm. Argyle, Provincial Past Chief Ruler	Toronto.
J. Cairns, Provincial Superintendent of Juveniles	Toronto.
J. M. Tosh, Provincial Treasurer	Toronto.
John E. T. Paterson, Provincial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership: Supreme Body, 16; Subordinate Bodies, 296, Juveniles, 425.

Number of members who died during 1922, 1.

Amount of funeral benefits paid during 1922, $100.00.

Cash to credit of fund at 31st December, 1922: Supreme Body, $4,712.90.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1922: Subordinate Bodies, 60.

Amount of benefits paid in 1922, $810.78.

Number of weeks' sickness experienced in 1922, 240.

Amount paid for medical attendance: Subordinate Bodies, $462.68; Juvenile, $249.48.

Cash standing to credit of Sick Benefit Fund at 31st December, 1922, $11,425.69.

III. Assets.

	Supreme Body	Subordinate Bodies	Juvenile Branches
Cash value of mortgages	$11,390 00	......	......
Cash value of bonds	3,000 00	......	......
Cash on hand	323 69	......	......
Cash on deposit in Bank of Montreal, Toronto	1,869 26	$ 346 49	$ 53 76
Cash on deposit in Imperial Bank, Hamilton	....	109 09	24 23
Total assets	$16,582 95	$ 455 58	$ 77 99

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited for 1922, on 1st March, 1923.

Books of record kept by the Society are: Contribution, Register, Account and Secretary's and Treasurer's Cash Book.

Names and addresses of the auditors for 1922 were as follows: H. J. L. Taylor and W. A. Gordon, Toronto.

No change was made in the constitution or by-laws of the Society during 1922.

VII. Cash Receipts.

	Supreme Body	Subordinate Bodies	Juvenile Branches
Cash balance from 1921 (not extended), $14,108.39.			
Cash received during 1922 from:			
Initiation fees	......	$ 34 00	$ 10 00
Dues	$ 1,665 65	462 68	249 48
Assessments	91 22	510 49	209 96
Per capita tax and levies	83 80	......	......
Supplies sold	132 01	......	......
Interest and dividends	668 89	......	......
All other sources	1,686 27	......	......
Totals	$ 4,327 84	$ 1,007 17	$ 469 44

VIII. Cash Expenditure.

(a) Expenses of Management.

	Supreme Body	Subordinate Bodies	Juvenile Branches
Cash paid during 1922 for:			
Per capita tax	$ 169 10	......	$ 28 80
Registration fee	10 00	......	......
Supplies bought	85 79	$ 40 00	20 57
Travelling expenses	9 00	......	......
Expenses of meeting	27 75	......	......
Rent, light, heat and taxes	14 00	200 00	150 00
Officers' salaries	152 50	20 00	15 00
Printing, stationery and advertising	65 93	......	......
Postage etc.	52 08	......	......
All other	112 86	......	......
Total expenses of management	$ 699 01	$ 260 00	$ 214 37

(b) Miscellaneous Expenditure.

	Supreme Body	Subordinate Bodies	Juvenile Branches
Funeral benefits	100 00	......	......
Sick benefits	810 78	......	......
Medical attendance		462 68	249 48
Total expenditure	$ 1,609 79	$ 722 68	$ 463 85

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, BRANTFORD.

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Hon. H. Cockshutt, Honorary President	Brantford.
George Dennis, President	Brantford.
James Brown, First Vice-President	Brantford.
W. H. Kern, Second Vice-President	Brantford.
Geo. Carey, Secretary	Brantford.
C. Foulds, Treasurer	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 345.

Number of members who died during 1922, 5, and funeral benefits were paid amounting to $500.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1922, $360.71.

II. Sick Benefits.

Sick benefits are undertaken by the Society. 51 members received sick benefits during 1922, amounting to $1,868.00.

Number of weeks' sickness experienced in 1922, 311 1/3.

III. Assets.

Cash in Bank of Montreal, Brantford	$ 360 71

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, or oftener if necessary. Fourteen assessments were made during 1922.

The Society's accounts were audited January 19th, 1923.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book. The accounts of the Society were duly audited, January 19th, 1923.

Names and post office addresses of the auditors of accounts of 1922: W. J. Epplett and C. R. Stiles, Brantford.

No changes were made in regard to sick benefits during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $605.57.

Cash received during 1922 from:

Assessments	$ 1,191 25
Donation from Cockshutt Plow Co., Ltd.	1,191 25
Total	$ 2,382 50

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration	$ 10 00
Printing, stationery and advertising	12 36
Officers' salaries, etc.	235 00
Postage and war stamps	2 00
Total	$ 259 36

(b) Miscellaneous Expenditure.

Funeral benefits	500 00
Sick benefits	1,868 00
Grand total	$ 2,627 36

CONSUMERS' GASCOMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 26th June, 1918; incorporated in Ontario, July 4th, 1918.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

Wm. Forbes, President	Toronto.
Wm. Arnot, Vice-President	Toronto.
Chris. J. Kennedy, Secretary	Todmorden.
Alfred Johnson, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 521.
Number of members who died during 1922, 3.
Amount of funeral benefits paid during 1922, $468.00.
Cash to credit of fund at 31st December, 1922, $62.50.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1922, 86.
Amount of benefits paid during 1922, $1,956 24.
Number of weeks' sickness experienced in 1922, 391.
Medical attendance, $1,100.28.
Cash to credit of Sick Benefit Fund, $21.65.

III. Assets.

Cash in Dominion Bank, Toronto	$ 84 15
Total	$ 84 15

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during 1922.

The accounts of the Society were duly audited quarterly in 1922.

Names and addresses of the auditors for the year 1922: W. B. Moss and L. Schoenerfeldt, Toronto.

The books kept are as follows: Cash Book, Day Book, and Ledger.

No changes were made in the Constitution during 1922.

Amount of bond of treasurer, $1,000.00.

VII. Cash Receipts.

Cash balance (not extended), $310.07.

Cash received during 1922 from:	
Assessments and dues	$ 2,968 40
Interest and dividends	4 89
Donation	500 00
Total receipts	$ 3,473 29

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Law costs	$ 15 00
Registration fee	10 00
Salaries	110 00
Supplies	8 00
Printing, etc	2 89
All other	28 80
Total expenses of management	$ 174 69

(b) Miscellaneous Expenditure.

Funeral benefits	468 00
Sick benefits	1,956 24
Medical attendance	1,100 28
Total expenditure	$ 3,699 21

CZENSTOCHOWER AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized July 1st, 1915; incorporated 11th September, 1916.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

M. Kaplan, President	Toronto.
B. Cohen, Secretary	Toronto.
J. Wozwiso, Treasurer	Toronto.

I. Funeral Benefits.

Total membership 31st December, 1922, 116.
Number of members who died during 1922, 1.
Amount of funeral benefits paid during 1922, $150.00.
Cash standing to the credit of the Fund at 31st December, 1922, $298.30.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 20.
Amount of sick benefits paid during 1922, $320.00.
Number of weeks' sickness experienced during 1922, 40.
Amount paid for medical attendance, $250.00.
Amount standing to the credit of the Fund at 31st December, 1922, $920.84.

III. Assets.

Cash value of bonds	$ 500 00
Cash in Union Bank	891 25
Total assets	$ 1,391 25

IV. Liabilities.—None.

V. Miscellaneous.

The books and accounts of the Society were duly audited quarterly in 1922.
The names and addresses of the auditors were as follows: K. Schiff and S. H. Shrott, Toronto.
No changes were made during 1922 in the Constitution and By-laws.
Amount of bond of Treasurer, $100.00.
Amount of bond of Secretary, $100.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,391.25.
Cash received during 1922 from:

Application fees	$ 10 00
Dues	1,094 11
Interest and dividends	70 00
Initiation fees	8 00
Total receipts	$ 1,182 11

VIII. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Expenses of annual meeting	15 00
Rent, light, heat and taxes	75 00
Salaries	115 00
Printing, etc	175 00
	$ 390 00

(b) Miscellaneous Expenditure.

Funeral benefits	150 00
Sick benefits	320 00
Medical attendance	250 00
Total expenditure	$ 1,110 00

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 88 SIMCOE ST., TORONTO.

Organized 30th November, 1890, and incorporated in Ontario, 6th December, 1893.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

William C. Jex, President, Dominion Express	Toronto.
W. M. Carruthers Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Association. Membership, 1,503.
Number of members who died during 1922, 7.
Amount of funeral benefits paid, 1,050.00.
Cash standing to credit of Funeral Benefit Fund, $1,099.20.

II. Sick Benefits.

Sick benefits are undertaken by the Association.
Number of members who received sick benefits in 1922, 273.
Total amount of sick benefits paid in 1922, $7,731.00.
Number of weeks' sickness experienced in 1922, 1,104.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1922, $4,790.45.

III. Assets.

Cash in Dominion Bank, Toronto	$ 4,790 45
Cash in Dominion Bank, Toronto	1,099 20
Total assets	$ 5,889 65

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made for the purpose of benefit certificates monthly.
Twelve such assessments were made during the year 1922.
The Society's books were duly audited on January 16th, 1922.
The following books of record and account are kept for the purpose of benefits: Ledger, Index Book and Bank Books.
The names and post office addresses of the auditors for 1922 were as follows: W. J. Wilson, W. C. Westlick and T. R. J. Plant, Toronto.
Amount of bonds of Secretary-Treasurer, $500.

VII. Cash Receipts.

Amount of cash on hand, 31st December, 1922, $5,165.83.
Cash received during 1922 from:

Initiation fees	$ 44 50
Dues	8,934 50
Assessments	1,467 00
Interest and Dividends	129 30
Total receipts	$ 10,575 30

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration	$ 10 00
Salaries, officers' and auditors' fees	768 00
Printing, stationery and advertising	224 73
Postage	32 25
Premiums	5 00
Unpaid assessments	30 50
Total expenses of management	$ 1,070 48

(b) Miscellaneous Expenditure.

Funeral benefits	1,050 00
Sick benefits	7,731 00
Total expenditure	$ 9,851 48

DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

Geo. Archer, President	Toronto.
C. Stryker, Vice-President	Toronto.
L. P. Arlett, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 750.
Two members died during 1922.
Funeral benefits paid during 1922, $60.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 214.
Amount paid for sick benefits, $1,974.67.
Number of weeks' sickness experienced, 493.
Amount paid for medical attendance, $1,080.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922, $920.55.

III. Assets.

Cash on hand	$ 47 10
Cash deposited in Bank of Commerce	873 45
Total assets	$ 920 55

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are semi-monthly.
The Society's accounts were audited June 30th and December 31st, 1922.
The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.
Names and post office addresses of the auditors of accounts of 1922: J. E. Jones and H. J. H. Pole, Toronto.
No changes were made in regard to sick benefits during 1922.
Bond of Secretary-Treasurer, $1,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $842.83.
Cash received during 1922 from:

Assessments	$ 3,453 00
Interest	22 78
Donations	125 00
Total receipts	$ 3,600 78

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$	10 00
Expenses of annual meeting		134 99
Salaries		250 00
Premium for guarantee of lodge officer		5 00
Postage, etc		8 40
Total expenses of management	$	408 39

(b) Miscellaneous Expenditure.

Funeral benefits		60 00
Sick benefits		1,974 67
Medical attendance		1,080 00
Grand total	$	3,523 06

EMPLOYEES' MUTUAL BENEFIT ASSOCIATION OF THE DOMINION FORGE & STAMPING CO., LIMITED.

Annual Statement for the Year Ending 31st December, 1922

Head Office, Walkerville, Ont.

Organized 27th April, 1920; incorporated in Ontario, 15th May, 1920.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

J. Mowat, President	Windsor.
A. Beck, Vice-President	Windsor.
E. A. La Croix, Secretary	Windsor.
E. F. Heiden, Treasurer	Detroit.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 190.
Number of members who died during 1922, none.
Amount paid for funeral benefits, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 37.
Amount of benefits paid during 1922, $1,047.00.
Number of weeks' sickness experienced in 1922, 101 5/7.

III. Assets.

Cash in Bank of Montreal, Walkerville	$ 1,582 74
All other	65 99
Total	$ 1,648 73

IV. Liabilities.—$12.00.

V. Miscellaneous.

Number of assessments made during 1922, none.

Books of record and account kept: Card Records for cash, Receipts, Disbursements, Ledger and Minute Book

Certain changes were made during 1922 in the organization or management or in the Constitution and Rules in relation to benefits.

The books were duly audited February 27th, 1922, by J. Schoeller, P. Wells and L. A. Ronaud, Walkerville.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,187.80.

Cash received during 1922 from:

Dues	$ 1,515 75
Interest and dividends	32 40
Social and Relief	3 80
All other	25 00
Total	$ 1,576 95

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Supplies	$	11 00
Registration fee		10 00
Postage, etc		2 11
Printing		20 41
All other		50
Total expenses of management	$	44 02

(b) Miscellaneous Expenditure.

Sick benefits and accidents		1,047 00
Total expenditure	$	1,091 02

EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY, LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, MEAFORD, ONTARIO.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

M. F. Kent, President	Toronto, Ont.
M. Oliver, Vice-President	Meaford, Ont.
H. G. Dillon, Secretary-Treasurer	Meaford, Ont.
F. Holloway, Treasurer	Meaford, Ont.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 75.
Number of members who died during 1922. None.
Amount of funeral benefits paid in 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 25.
Amount of benefits paid in 1922, in respect to sick members, $314.57.
Number of weeks' sickness experienced in 1922, 65.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1922, $865.99.

III. Assets.

Victory bonds	$ 400 00
Cash in Molson's Bank, Meaford	465 99
Total	$ 865 99

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were audited July, 1922, and December, 1922.
Names and addresses of the auditors of accounts for 1922: G. Autis, Wm. Stork, Meaford.
Books of record and account kept: Cash Book and Disbursement Book.

No changes were made during 1922 in the organization, management or Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 192 (not extended), $922.29.
Cash received during 1922 from:

Dues	$ 259 00
Interest	36 27
Total receipts	$ 295 27

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Salaries, officers' and auditors' fees	25 00
Postage	2 00
Total expenses of management	37 00

(b) Miscellaneous Expenditure.

Sick benefits	314 57
Total expenditure	$ 351 57

EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ont.

Organized in May, 1912; incorporated in Ontario, 24th September, 1912.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. P. Doyle, President	Toronto
G. Wanless, Vice-President	Toronto
T. Hopmans, Secretary	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 129.
Number of members who died during 1922, none.
Amount paid for funeral benefits, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 27.
Amount of benefits paid during 1922, $325.00.
Number of weeks' sickness experienced in 1922, 65.
Total amount to credit of Sick Benefit Fund, $1,016.95.

III. Assets.

Cash on hand	$ 204 35
Cash in Dominion Bank	812 60
Total	$ 1,016 95

IV. Liabilities.—None.

V. Miscellaneous.

Number of assessments made during 1922, 52.
The books of the Society were duly audited January 5th, 1923.
Names and addresses of auditors of accounts of 1922; Wm. Steep and M. R. West, Toronto.
Amount of bond of Secretary-Treasurer, $1,000.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $762.00.
Cash received during 1922 from:

Dues	$ 647 10
Initiation fees	8 00
Interest	80 40
Total receipts	$ 735 50

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Expenses of annual meeting	31 00
Travelling expenses	3 00
Officers' salaries	75 00
Supplies bought	75
Premiums for guarantee of officers	5 00
Rent, light, etc	5 00
All others	25 80
Total expenses of management	$ 155 55

(b) Miscellaneous Expenditure.

Sick benefits	325 00
Total	$ 480 55

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

F. Renaud, President	Toronto.
L. L. Archambault, Secretary	Toronto.
A. T. MacEwen, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 35.
Number of members who died during 1922, none.
Amount paid for funeral benefits during 1922, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 7.
Amount paid for sick benefits during 1922, $137.22.
Number of weeks' sickness experienced in 1922, 29½.
Amount paid for medical attendance, nil.
Total amount of cash standing to the credit of the Sick Benefit Fund, $985.39.

III. Assets.

Cash in Home Bank of Canada	$	985 39
Total	$	985 39

IV. Liabilities.—None.

V. Miscellaneous.

Fifty-two assessments were made during 1922, payable weekly.
The Society's accounts were audited in February 15, 1923.
Name and address of the auditor of accounts for 1922: E. Loyer, Toronto.
Books kept by the Society: Roll Book, Cash Book, Minute Book and Bank Book.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $957.07.
Cash received during 1922 from:

Dues	$	173 80
Interest		29 49
Doctor's fees		5 25
Total receipts	$	208 54

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$	10 00
Officers' salaries (Secretary and Treasurer)		48 00
Law costs		3 00
Total expenses of management	$	61 00

(b) Miscellaneous Expenditure.

Sick benefits		137 22
Total expenditure	$	198 22

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Yonge and Melinda Streets, Toronto.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

H. W. Anderson	President	Toronto.
W. H. Williams	Vice-President	Toronto.
George Cashman	Secretary-Treasurer	Toronto.
H. Abbs	Board of Management	Toronto.
C. Clark		Toronto.
A. Lillie		Toronto.
W. Girling		Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 132.
One member died during the year 1922. Amount of funeral benefits paid, $100.00.
Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1922, $1,467.78.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 19.
The total amount of benefits paid in 1922 was $240.00.
Number of week's sickness experienced in 1922, 48.

III. Assets.

Actual amount of cash on hand, 31st December, 1922	$ 1,467 78
Total	$ 1,467 78

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for the purpose of sick and funeral benefits are made monthly.
Ten assessments were made during 1922.
The Society's accounts were audited February 20th, 1923.
The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book, and Interest and Discount Book.
During 1922 no changes were made in the constitution and rules in relation to sick benefits.
Amount of bond of Secretary-Treasurer, $1,000.00.
Names and addresses of the auditors for 1922: W. A. Lahey and H. V. Ferguson, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,398.42.
Cash received during 1922 from:

Initiation fees	$ 15 00
Interest and dividends	266 41
Assessment	544 00
Total	$ 825 41

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee	$ 10 00
Supplies bought	70
Travelling expenses	17 50
Managing officers' salaries, etc	360 00
Premium for guarantee of officers	5 00
Postage, etc	1 95
All other (regates)	20 90
Total expenses of management	$ 416 05

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	240 00
Grand total	$ 756 05

GOODYEAR RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, 4th November, 1919.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

E. H. Koken, President	Toronto.
J. H. Thompson, Secretary	Toronto.
John Shannon, Vice-President	Toronto.
M. J. Smith, Treasurer	Toronto.

I. Funeral Benefits.

Number of members who died during 1922, none.
Amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 800.
Number of members who have received sick benefits during 1922, 194.
Number of weeks' sickness experienced during 1922, 632.
Amount paid in respect of sick members during 1922, $3,795.00.
Total amount of cash standing to credit of fund at 31st December, 1922, $141.85.

III. Assets.

Cash value of bonds	$11,531 11
Cash in Bank of Montreal, New Toronto	141 85
Total assets	$11,672 96

Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly and four assessments were made during 1922.
The accounts were audited June and December, 1922.
Names and addresses of auditors: L. W. Blaxill and B. Lang, Mimico.
Books of account kept: Cash Book, Ledger, Membership and Minute Book.
No changes were made in the Constitution during 1922.
Amount of bond of Secretary, $3,000.00.
Amount of bond of Treasurer, $3,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $25.09.
Cash received during 1922 from:

Dues	$ 6,759 00
Interest and Dividends	562 92
Cash received from repayment of loan (not extended), $486.66.	
	$ 7,321 92

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fee	$ 10 00
Salaries	1,260 00
Premiums	24 00
Printing	90 32
	$ 1,384 32

(b) Miscellaneous Expenditure.

Sick benefits	3,795 00
For investments (not extended), $2,512.50.	
Grand total	$ 5,179 32

GOOLD, SHAPLY, MUIR COMPANY EMPLOYEES' RELIEF ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Brantford, Ontario.

Organized, April 24th, 1913; incorporated in Ontario, 20th May., 1913.

The Executive Officers of the Society at the 31st December, 1821, were as follows:

B. T. Leggett, President	Brantford.
E. A. Danby, Treasurer	Brantford.
Walter J. Davies, Secretary	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 21st December, 1922, 101.
No members died during 1922.
Amount of funeral benefits during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 16.
Amount paid for sick benefits during 1922, $275.35.
Number of weeks' sickness experienced during 1922, 69.
Amount standing to credit of sick benefit fund, $211.60.

III. Assets.

Cash deposited in Bank	$ 211 60
Total assets	$ 211 60

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks, also special assessments.
Sixteen assessments were made during 1922.
The Society's accounts were audited January 20th, 1923.
The books of record are: Account Book, Minute Book and Financial Assessment Books.
Name and address of the auditor for 1922: Alex. Grieve, Brantford.
No changes were made during 1922 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $134.29.
Cash received during 1921 from:

Assessments and dues	$ 381 35
Donation	29 00
All other	3 81
Total receipts	$ 414 16

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Salaries, auditors' and officers' fees	50 00
Postage	1 50
Total expenses of management	$ 61 50

(b) Miscellaneous Expenditure.

Sick benefits	275 35
Total expenditure	$ 336 85

GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONT.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

M. Levine, Noble Master	Hamilton.
S. Wright, Treasurer	Hamilton.
J. J. Freedman, Secretary	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1922, was 136.

Number of members who died in 1922, none.

Number of members' wives died in 1922, 1.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of persons who received sick benefits during 1922, 21.

Amount of sick benefits paid during 1922, $481.00.

Number of weeks' sickness, 85.

Amount paid for medical attendance, $126.00.

Amount standing to the credit of the Fund at 31st December, 1922, $1,768.03.

III. Assets.

Cash value of real estate	$ 2,000 00
Cash value of bonds	700 00
Cash on deposit to Society's credit, not drawn against, in the Royal Bank	1,768 03
Other assets	648 54
Total assets	$ 5,116 57

IV. Liabilities.—None.

V. Miscellaneous.

No assessment was made during 1922.

No changes were made in the constitution and rules during the year 1922.

Books kept by the Society: Ledger, etc.

The books of the Society were audited August, 1922, and February, 1923. Names of auditors: D. Kaufman and F. Bohn, Hamilton.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,918.84.

Cash received during 1921 from:

Application fees	$ 10 50
Initiation fees	22 50
Dues	1,104 92
Assessments	69 50
Degrees	12 00
Supplies sold	1 60
Interest and dividends	91 27
All other	14 57
Total receipts	$ 1,326 86

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee	$ 10 00
Printing, etc.	59 25
Postage	72 05
Salaries	200 00
Rents, etc.	88 75
All other expenses	68 87
	$ 498 92

(b) Miscellaneous Expenditure.

Sick benefits	481 00
Medical attendance	126 00
Gratuities	50 00
All other expenditure	122 67
Investments (not extended), $199.08.	
Grand totals	$ 1,278 59

THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Hamilton, Ontario.

Organized 1st April, 1910; incorporated 11th April, 1910.

The executive officers of the Society at the 31st December, 1922 were as follows:

H. Tansley, President	Hamilton.
S. Henry, Vice-President	Hamilton
F. J. Maw, Treasurer	Hamilton.
G. S. Battram, Secretary	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 310.
Number of members who died during 1922, none.
Amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 35.
Amount of benefits paid in 1922, $394.17.
Number of weeks' sickness experienced in 1922, 78.
Cash to credit of fund at 31st December, 1922, $314.45.

Assets.

Cash in Bank of Hamilton, Hamilton	$ 314 45
Total assets	$ 314 45

IV. Liabilities.—None.

V. Miscellaneous.

Payments are made monthly if required.
Five assessments were made during the year 1922.
The accounts of the Society were duly audited for the year 1922, January 9th, 1923.
Names and addresses of the auditors for the year 1922: C. Foster and C. Semmens, Hamilton.
Books of record or account kept: Cash, Record, Dues and Benefit Book.
No changes were made in regard to sick benefits during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $307.05.
Cash received during 1922 from:

Assessments and dues	$ 351 75
Donation by firm	117 25
Total receipts	$ 469 00

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Managing officers' salary and auditors' fees	52 00
Postage, etc	1 03
Supplies	4 40
Total expenses of management	$ 67 43

(b) Miscellaneous Expenditure.

Funeral benefits	394 17
Total expenditure	$ 461 60

WM. & J. G. GREEY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, 6 Church Street, Toronto.

Organized 1887; incorporated 11th January, 1899.

The executive officers of the Society at the 31st December, 1922, were as follows:

E. Witmer, President	Toronto.
J. G. Greey, Treasurer	Toronto.
F. D. Hunt, Secretary	Toronto.

II. Sick Benefits.

Number of members in the Society at 31st December, 1922, 71.
Number of members who received sick benefits during 1922, 15.
Total amount of sick benefits paid during 1922, $212.95.
Number of weeks' sickness experienced during 1922, 53 1-7.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922, $129.95.

III. Assets.

Cash in Imperial Bank, Toronto	$ 129 95
Total assets	$ 129 95

IV. Liabilities.—None.

V. Miscellaneous.

Three members of the Society died in 1922.

Assessments were made for the purpose of benefits monthly, and special assessments when required.

Twelve such assessments were made during the year 1922.

The Society's books were duly audited quarterly during 1922.

The following books of record are kept: Minute book, Secretary's and Treasurer's cash books.

Names and post office addresses of the auditors for 1921, were as follows: J. H. Atkinson. and G. H. Hoyles, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $106.32.
Cash received during 1922 from:

Assessments	$ 215 50
Interest	2 15
Donation from firm	53 93
Total	$ 271 58

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Secretary	25 00
Total management expenses	$ 35 00

(b) Miscellaneous Expenditure.

Sick benefits	212 95
Total expenditure	$ 247 95

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto.

Incorporated 14th June, 1901.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. W. Patterson, President	Toronto.
A. B. Fisher, Vice-President	Toronto.
S. F. Wrathall, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1922, was 1,013.

Two members died during 1922, and $300.00 funeral benefits were paid.

II. Sick Benefits.

Number of members, who received sick benefits during 1922, 200.

Total amount of sick benefits paid during 1922, $2,006.20.

Number of weeks' sickness experienced during 1922, 401.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922, $1,694.15.

III. Assets.

Victory Bond	$ 1,000 00
Cash in Secretary's hands	39 65
Cash in Bank of Montreal	654 50
Total assets	$ 1,694 15

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Twelve such assessments were made during 1922.

The accounts of the Society were duly audited in January and July, 1922.

Name and addresses of auditors for 1922: G. E. Atkinson, E. C. Groves and A. B. Fisher, Toronto.

No changes were made in the constitution during 1922.

Amount of bond of Secretary-Treasurer, $200.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,611.65.

Cash received during 1922 from:

Dues	$ 2,470 20
Interest	62 00
Total receipts	$ 2,532 20

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Charter fees	$ 2 00
Registration fee	10 00
Postage	4 00
Officers' salaries	100 00
Printing	25 50
Premium for guarantee of lodge officer	2 00
	$ 143 50

(b) Miscellaneous Expenditure.

Funeral benefits	300 00
Sick benefits	2,006 20
Total expenditure	$ 2,449 70

H. A. MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated in Ontario, 15th June, 1918.

The executive officers of the Society at the 31st December, 1922, were as follows:

John D. Gibb, President	Toronto.
G. Bartholomew, Secretry-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 802.
Number of members who died during 1922, 1.
Amount of funeral benefits paid in 1922, $100.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 281.
Amount of benefits paid in 1922, in respect of sick members, $2,570.00.
Number of weeks' sickness experienced during 1922, 429.
Amount paid for medical attendance during 1922, $2,553.50.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1922, $3,164.91.

V. Assets.

Cash in Royal Bank, Toronto	$ 1,096 49
Deposit Department Harris Abattoir Co., Ltd.	2,068 42
	$ 3,164 91

VI. Liabilities.—Nil.

VII. Miscellaneous.

Thirty-eight assessments were made during 1922.
The Society's accounts were duly audited for 1922 in July, 1922, and January, 1923.
Names and addresses of auditors: E. Elliott and R. H. Mitchell, Toronto.
Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.
Amount of bond of Secretary-Treasurer, $1,000.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $2,417.13.
Cash received during 1921 from:

Dues	$ 6,068 35
Medical fees refunded	1,299 20
Donation	27 86
From repayment of loans (not extended) $81.00.	
Total receipts	$ 7,395 41

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Supplies bought	1,287 98
Managing officers' salaries, etc.	195 50
Postage	17 90
Printing	12 75
Total expenses of management	$ 1,524 13

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	2,470 00
Medical attendance	2,553 50
Grand total	$ 6,647 63

HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONTARIO.

Organized 14th December, 1910; incorporated 29th December, 1910.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. T. James, Chairman	Hamilton.
A. B. TenEyck, Treasurer	Hamilton.
B. McSweeney, Secretary	Hamilton.
R. Aitchison, Committeeman	Hamilton.
J. McHendrie, Committeeman	Hamilton.
J. Hotrum, Committeeman	Hamilton.
H. Cunliffe, Committeeman	Hamilton.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which is 156.
Total amount of funeral benefits paid during 1922, nil.
Number of members who died during 1922, none.

V. Assets.

Cash value of mortgages	$ 14,000 00
Cash value of bonds, debentures, etc.	126,781 16
Cash on deposit to Society's credit in Bank of Hamilton	1,090 98
Interest due and accrued	1,779 49
All other	345 00
Total	$143,996 63

IV. Liabilities.—None.

VII. Miscellaneous.

No action was instituted against the Society during 1922.
Twenty-four assessments were made during 1922.
The accounts for the year 1922 were duly audited January 23rd, 1923.
Name and address of auditor: E. A. Dempster, Hamilton.
No changes were made in the constitution and rules during the year.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $5,131.46.
Cash received during 1922 from:

Assessments	$ 17,839 54
Interest	7,692 72
Donations	231 41
Supplies sold	140 16
From investments (not extended), $26,224.54.	
Total receipts	$ 25,903 83

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Supplies bought	$ 134 50
Registration fee	50 00
Clerk hire	135 00
Actuary's fee	225 00
Safety box	20 60
Premium for guarantee	40 00
Telephones	1 50
Printing	38 08
Brokerage on bonds	20 50
Interest accrued	392 65
All other	10 28
Total expenses of management	$ 1,068 11

(b) Miscellaneous Expenditure.

Gratuities	2,310 74
Pensions	1,055 88
For investments (not extended), $51,734.12	
	$ 4,434 73

THE HAMILTON POLICE BENEFIT FUND.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Hamilton, Ontario.

Organized 8th December, 1890; incorporated 13th February, 1891.

The exectuive officers of the Society at the 31st December, 1922, were as follows:

Wm. McLean, Chairman	Hamilton.
James McKay, Secretary	Hamilton.
A. Chamberlain, Committeeman	Hamilton.
Thos. Rouse, Committeeman	Hamilton.
F. Hill, Committeeman	Hamilton.
E. Edwards, Committeeman	Hamilton.
W. R. Whatley, Treasurer	Hamilton.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which is 122.
Total amount of funeral benefits paid during 1922, nil.
Number of members of the Society who died during 1922, one.

V. Assets.

Cash value of mortgages	$ 23,818 20
Bonds, debentures, etc.	167,912 14
Cash on deposit to Society's credit in Bank of Hamilton	5,618 36
Interest due	3,694 21
Total	$201,042 91

VI. Liabilities.

Total amount of liabilities at 31st December, nil.

VII. Miscellaneous.

No action was instituted against the Society during 1922.
Twenty-four assessments were made during 1922.
The books of record for purposes of insurance certificates are members' register, etc.
The accounts for the year 1922 were duly audited an March 8th, 1923.
Names and addresses of auditors: Samual H. Kent and Walter Anderson, Hamilton.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $3,159.70.
Cash received during 1922 from:

Assessments	$ 14,111 85
Interest	11,422 20
Donations	799 96
Repayment of loan, $6,933.24.	
Total receipts	$ 26,334 01

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 50 00
Salaries and auditors, etc.	40 00
Printing, etc.	14 75
Postage	15
Other expenses	22 86
	$ 127 76

(b) Miscellaneous Expenditure.

Pensions to members	8,454 77
For investments (not extended), $22,226.06.	
Total expenses	$ 8,582 53

HAMILTON ROLLING MILLS BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Hamilton, Ont.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. H. Ailles, President	Hamilton.
H. P. Heath, Secretary	Hamilton.
Olly C. Paton, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 350.
Three members died during the year 1922.
Amount of funeral benefits paid during 1922, $225.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 55.
Amount paid for sick benefits during 1922, $847.25.
Number of weeks' sickness experienced during 1922, 176.
Amount paid for medical attendance during 1922, $535.00.
Amount of cash standing to credit of Sick Fund, $696.15.

III. Assets.

Bond	$ 696 15
Total	$ 696 15

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid twice a month by the members.
The books of record and account are: Cash Book and Cheque Book.
The accounts of the Society were audited quarterly in 1922.
Names and addresses of the auditors for 1922: P. Erskine and P. R. Dean, Hamilton.
Certain changes were, during 1922, made in the by-laws in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $483.80.
Cash received during 1922 from:

Dues	$ 2,057 00
Interest	61 80
Donation	200 00
Total receipts	$ 2,318 80

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$	10 00
Expenses of annual meeting		5 00
Officers' salaries and officers' and auditors' fees		323 50
Postage and war tax		8 00
Interest		43 75
Total expenses of management	$	390 25

(b) Miscellaneous Expenditure.

Funeral benefits		225 00
Medical attendance		535 00
Sick benefits		847 25
Gratuities to distressed members		46 95
Other expenses		62 00
Total expenditure	$	2,106 45

HAMILTON ST. STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON.

Organized 5th May, 1916; incorporated 31st May, 1916.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. Lesniak, President	Hamilton.
J. Cludy, Secretary	Hamilton.
Frank Pajaczkouski, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 45.
Number of members who died during 1922, none.
Amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1922, 10.
Amount of benefits paid in 1922, $185.00.
Number of weeks' sickness experienced in 1922, 37.
Amount of cash standing to credit of fund, $1,270.80.

III. Assets.

Cash value of bonds	$ 200 00
Cash in Bank of Hamilton, Hamilton	1,070 80
Total assets	$ 1,270 80

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
The accounts of the Society were duly audited January 7th, 1923.
Names and addresses of auditors for 1922: P. Bouk and J. Rawski, Hamilton.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,234.19.
Cash received during 1922 from:

Assessments	$ 230 00
Interest	38 01
All other sources	3 70
Total receipts	$ 271 71

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee	$ 10 00
Rent, etc	25 00
Salaries	10 00
Postage	3 60
Total expenses of management	$ 48 60

(b) Miscellaneous Expenditure.

Sick benefits	185 00
Gratuities	1 50
Total expenditure	$ 235 10

HEBREW SICK BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ont.

Organized April 1st, 1917, and incorporated in Ontario, 8th April, 1918.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. Geller, President	Toronto.
Y. Korenblum, Secretary	Toronto.
Louis Better, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 105.
Number of members who died during 1922, 1.
Amount of funeral benefits paid in 1922, $154.25.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 16.
Amount of benefits paid in 1921, in respect of sick members, $282.00.
Amount of weeks' sickness experienced during 1922, 47.
Amount paid for medical attendance during 1922, $249.50.
Amount standing to credit of Fund at 31st December, 1922, $527.82.

III. Assets.

Real estate	$ 9,000 00
Cash in Royal Bank, Toronto	527 82
All other	500 00
Total assets	$ 10,027 82

IV. Liabilities.—$6,200.00.

V. Miscellaneous.

The books of record and account are: Recording Ledger and Cash Book.

The accounts of the Society were audited quarterly during 1922.

Names and addresses of the auditors for 1922 were as follows: F. Fox and H. Rosenblimi, Toronto.

During 1922 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

Amount of bond of Treasurer, $100.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $253.52.
Cash received during 1922 from:

Application fees	$ 4 00
Dues	1,480 00
Per capita tax and levies	105 00
Degrees and cards	9 00
All other	30 00
Repayment of loan (not extended), $93.15.	
Total	$ 1,628 00

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Law costs	$ 1 00
Rent, etc	300 00
Registration fee	10 00
Printing, etc	72 87
Postage, etc	54 70
Salaries	87 88
Travelling expenses	3 00
Total expenses of management	$ 529 45

(b) Miscellaneous Expenditure.

Funeral benefits	154 25
Sick benefits	282 00
Medical attendance	249 50
Gratuities	131 65
All other	100 00
Total expenditure	$ 1,446 85

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 193-197 YONGE STREET, TORONTO, ONTARIO.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Wm. Benney, President	Toronto.
F. Osborne, Vice-President	Toronto.
C. Woodburn, Treasurer	Toronto.
Thomas H. Kirk, Secretary	Toronto.

DIRECTORS.

R. Burbridge	West Toronto.
G. Grundler	West Toronto.
H. Leahy	West Toronto.
A. Bull	West Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 202.
Number of members who died in 1922, none.
Funeral benefits paid in 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 12.
Amount of sick benefits paid during 1922, $195.00.
Number of weeks' sickness experienced in 1922, 39.
Total amount to credit of General Fund, from which all claims are paid, $186.11.

III. Assets.

Cash on deposit in Bank of Hamilton, West Toronto	$ 186 11
Total	$ 186 11

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts for 1922 were audited on February 12th, 1923.

No changes were made during 1922 in the organization and management and the constitution and rules of the Society in relation to benefits.

Name of auditor of accounts: F. Kamm, West Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $370.33.
Cash received during 1922 from:

Application fees	$ 35 20
Interest	10 58
Total receipts	$ 45 78

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee	$	10 00
Salaries, officers' and auditors' fees		25 00
Total expenses of management	$	35 00

(b) Miscellaneous Expenditure.

Sick benefits		195 00
Total expenditure	$	230 00

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

C. J. Foy, Provincial President	Perth.
T. H. James, Vice-President	Kingston.
Thos. R. Donovan, Provincial Secretary	Ottawa.
J. P. Travers, Provincial Treasurer	Toronto.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 865.
Number of members of the Society who died during the year, 1922, 6.
The total amount of funeral benefits paid during 1922, $1,800.00.

IV. Sick Benefits.

Number of members who received sick benefits during 1922: Subordinate bodies 52.
Total amount of sick benefits paid during 1922; Subordinate bodies, $1,710.00.
Number of weeks' sickness experienced in 1921: Subordinate lodges, 342.
Amount paid for medical attendance during 1922: Subordinate lodges, $438.55.

V. Assets.

	Grand Body	Subordinate Bodies..
Cash value of mortgages	$ 14,200 00	....
Cash value of bonds	13,000 00	....
Cash in Toronto General Trusts Corp	760 33	....
All other		$ 5,593 72
	$ 27,960 33	$5,593 72

VI. Liabilities—None.

VII. Miscellaneous.

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1922, payable 1st of January, April, July and October.

The books and accounts were duly audited February 22nd, 1923.

Names of auditors: Cunningham & Co., Ottawa.

The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.

Amount of bond of Grand Treasurer, $10,000.00.

Amount of bond of Grand Secretary, $500.00.

VIII. Cash Receipts.

	Grand Body	Subordinate Bodies
Cash balance from 1921 (not extended), $31,941.97.		
Cash received during 1921 from:		
Initiation fees		....
Application fees	....	$ 14 00
Dues	....	4,320 31
Per capita tax	$ 483 95	....
Assessments	2,950 00	2,866 21
Supplies sold	31 43	....
Interest	2,166 98	....
Premiums	21 10	....
All other	....	821 53
Total	$ 5,653 46	$8,022 05

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	Grand Body	Subordinate Bodies
Per capita tax	$ 90 90	$ 554 59
Commission and organization	188 75	......
Registration fee	25 00	......
Medical examiner's salary	100 00	......
Printing, etc	30 00	......
Dues	......	......
Supplies bought	87 50	......
Rent, light, heat and taxes	......	809 15
Officers' salaries, auditors' fees	350 00	520 88
Postage, etc	89 71	50 14
Guarantee Premiums	108 90	15 00
Interest and exchange	39 00	......
Expenses of Board Meeting	275 21	99 45
Total expenses of management	$1,384 97	$2,049 21

(b) Miscellaneous Expenditure.

Life insurance claims	1,800 00	....
Per capita tax or levies	....	2,953 00
Gratuities	....	286 87
Sick benefits	....	1,710 00
Medical attendance	....	438 55
Other expenditure	300 00	1,140 83
Total expenditure	$3,484 97	$8,578 46

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		$ c.	$ c.		$ c.
16-24	41	12,300 00	164 00	....	....
25-29	44	13,200 00	176 00	....	....
30-34	43	12,900 00	172 00	....	....
35-39	84	25,200 00	336 00	....	....
40-44	110	33,000 00	440 00	....	....
45-49	118	35,400 00	472 00	1	300 00
50-54	97	29,100 00	388 00	....	....
55-59	81	24,300 00	324 00	2	600 00
60-64	61	18,300 00	244 00	3	900 00
65-69	15	4,500 00	60 00	....	....
70-74	....	....	....	....	....
75-79	....	....	....	....	....
80-84	....	....	....	....	....
85 and over	....	....	....	....	....
Totals...	694	208,200 00	2,776 00	6	1,800 00

IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

A. E. Sparrow, President	Toronto.
G. Smith, Vice-President	Toronto.
G. N. Hill, Secretary-Treasurer	Toronto.
J. Stewart, Executive	Toronto.
W. McPherson, Executive	Toronto.
L. Smith, Executive	Toronto.
J. Abbott, Executive	Toronto.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 78.
Number of members who received sick benefits during 1922, 10.
Amount of sick benefits paid during 1922, $203.00.
Number of weeks' sickness experienced during 1922, 40½.
Amount standing to credit of Sick and Funeral Benefit Fund, $225.71.

III. Assets.

Cash in Bank of Toronto, Toronto	$	225 71

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, and are payable on the first Friday of the month.
Twelve assessments were made during 1922.
The books were duly audited for 1922, July, 1922, and January, 1923.
Names and addresses of the auditors for 1922: J. Cooper and J. Slocombe, Toronto.
Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. Cash Receipts.

Cash balance, 31st December, 1922, $307.78.
Cash received during 1922 from:

Dues	$	153 30
Interest		7 89
Total receipts	$	161 19

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$	10 00
Secretary's salary		29 00
Postage, etc		1 26
Total expenses of management	$	40 26

(b) Miscellaneous Expenditure.

Sick benefits		203 00
Total expenditure	$	243 26

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 205 LESLIE STREET, TORONTO.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

F. G. Reynolds, Grand President	Hamilton.
Robert Scollard, Grand Secretary	Toronto.
J. H. Barber, Grand Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1922 was 149.

Number of members who died during 1922, 2.

Total amount of funeral benefits paid during 1922, $200.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1922, $1,389.27.

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate branches.

Number of members who received sick benefits during 1922, 13.

Total amount of benefits paid in 1922, $285.00.

Number of weeks' sickness experienced in 1922, 67.

Total amount paid for medical attendance during 1922, $175.00.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1922, $581.39.

III. Assets.

	Grand Body	Subordinate Bodies
Actual cash in Treasurer's hands, December 31st, 1922	......	$ 59 38
Cash in Dominion Bank	$ 970 85	......
Cash in Home Bank, Toronto	418 42	301 49
Cash in Bank of Hamilton, Hamilton	......	228 44
Furniture, supplies, etc., ($750.00).		
Total assets	$ 1,389 27	$ 589 31

IV. Liabilities.—$25.00.

V. Miscellaneous.

Four assessments were made during the year 1922, payable on the 1st January, April, July and October.

The books were duly audited December, 1922.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1922 no changes were made in the Constitution.

Auditors for the year 1922: W. Boissoin and M. McAuliffe, Toronto.

VII. Cash Receipts.

	Grand Body	Subordinate Bodies
Cash balance from 1921 (not extended), $1,936.56.		
Cash received during 1921 from:		
Dues	......	$ 704 65
Initiation fees	......	6 50
Per capita tax	$ 102 50	42 90
Assessments	293 00	249 50
Supplies sold	6 63	......
Interest	38 02	13 18
All other sources	......	102 25
	$ 440 15	$1,118 98

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Per capita tax for management	......	$ 102 50
Registration fee	$ 10 00	......
Supplies bought	11 75	6 63
Rent, light, heat and taxes	......	130 60
Salaries	54 00	69 60
Printing, stationery and postage	......	39 62
Postage, etc.	5 00	......
Total expenses of management	$ 80 75	$ 348 95

(b) Miscellaneous Expenditure.

Assessments to Grand Body	......	293 00
Funeral benefits	200 00	......
Gratuities	......	29 00
Sick benefits	......	285 00
Medical attendance	......	175 75
Fire insurance	......	6 36
Other expenditure	......	98 30
Totals	$ 280 75	$1,236 36

ITALO CANADESE BENEVOLENT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ont.

Organized April 7th, and incorporated in Ontario, June 18th, 1921.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

G. Bagnato, President	Toronto.
P. Carollo, Secretary	Toronto.
V. Glionna, Treasurer	Toronto.

I. Funeral Benefits.—None.

Total membership of Society at 31st December, 1922, 124.
No member died during 1921 and no funeral benefits were paid.
Total cash standing to credit of Funeral Fund, none.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 24.
Amount of benefits paid in 1922 in respect of sick members, $631.70.
Number of weeks' sickness experienced in 1922, 123.
Amount paid for medical attendance during 1922, $171.00.
Total amount of cash standing to credit of fund at 31st December, 1922, $2,081.79.

III. Assets.

Cash in Bank of Toronto, Toronto	$ 2,081 79
Total assets	$ 2,081 79

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during 1922.
The Society's accounts were audited, July and December, 1922.
Names and addresses of the auditors for 1922: G. Attilia, F. Cairo, Toronto.
No changes were made during 1922 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,764.69.
Cash received during 1922 from:

Application fees	$ 34 00
Initiation fees	20 00
Dues	1,269 00
Supplies sold	45 50
Interest and dividends	53 15
Total receipts	$ 1,421 65

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee	$	10 00
Supplies bought		10 65
Officers' salaries		100 00
Printing		53 20
Rent, etc		30 00
All other		98 00
Total expenses of management	$	301 85

(b) Miscellaneous Expenditure.

Sick benefits		631 70
Medical attendance		171 00
Total expenditure	$	1,104 55

JUDEAN BENEVOLENT AND FRIENDLY SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ont.

Incorporated in Ontario, 25th June, 1919.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Harry Bliss, President	Toronto.
I. Hornick, Secretary	Toronto.
E. Godfrey, Treasurer	Toronto.

I. Funeral Benefits.

Sick and funeral benefits are undertaken by the Society; Membership, 217.
Number of members' wives who died in 1922, 7; amount paid for funeral benefits, $105.00.

II. Sick Benefits.

Number of members who received sick benefits, 18.
Total amount paid in 1922 in respect of sick members, $511.00.
Number of weeks' sickness experienced in 1922, 86.
Amount paid for medical attendance during 1922, $290.01.
Total amount of cash standing to credit of fund at 31st December, 1922, $1,225.51.

Assets.

Victory Bonds	$ 500 00
Cash value of real estate	2,000 00
Cash in Standard Bank, Toronto	1,887 21
Cash in Bank of Commerce	144 19
Total assets	$ 4,531 40

IV. Liabilities—No information.

V. Miscellaneous.

Three assessments were made during 1922.
The books and accounts of the Society were duly audited July, 1922 and January, 1923.
Certain changes were made in the Constitution and By-laws of the Society during 1922.
The names and addresses of the auditors were as follows: W. Gold, W. Scharf and Dr. Bregman, Toronto.
Books of record are Cash Book, Ledger, and Minute Books.
Amount of bond of Secretary, $500.00.
Amount of bond of Treasurer, $500.00.

VII. Cash Receipts.

Balance from 1921 (not extended), $1,761.72.
Cash received during 1922 from:

	Grand Body	Subordinate Bodies
Application fees	$ 45 00	$ 14 00
Initiation fees	70 00	29 00
Dues	1,330 78	281 92
Assessments	100 93	......
Special tax	48 28	......
Relief dues	110 88	......
Contingent fund	......	154 52
Burial ground dues	813 48	......
Supplies sold	48 70	46 95
Hospital dues	258 74	......
Interest and dividends	58 67	8 90
Flowers	......	19 81
Total receipts	$ 2,885 46	$ 555 10

VIII. Cash Expenditures.

(a) Expenses of Management.

Picnics and flowers	......	$ 26 74
Registration fee	$ 10 00	......
Fire insurance	4 20	
Supplies bought	110 98	58 50
Rent, light heat and taxes	70 00	30 00
Managing officers' salaries	131 37	25 00
Printing, stationery and advertising	82 43	5 50
Postage, telephones, etc	39 36	17 00
Hospital	94 00	......
Guarantee bonds	10 00	......
Federated societies	60 00	......
Presentations	15 00	......
Bonuses	10 00	......
All other	......	......
Total expenses of management	$ 637 34	162 74

(b) Miscellaneous Expenditure.

Funeral benefits	107 00	......
Sick benefits	493 00	18 00
Medical attendance	196 25	93 76
Gratuities	194 00	......
Burial ground, etc	880 69	9 00
All other	......	23 29
Investments (not extended) $500.00.		
Grand totals	$ 2,508 28	$ 306 79

KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ontario.

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The executive officers of the Society at the 31st December, 1922, were as follows:

K. Horovitz, President	Toronto.
J. Gilbert, Vice-President	Toronto.
S. Honeft, Financial Secretary	Toronto.
M. Levy, Recording Secretary	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.
The total membership at 31st December, 1922, 100.
Number of members of the Society who died in 1922, 1.
Amount of funeral benefits paid, $100.00.
Cash standing to credit of fund, $1,500.00.

II. Sick Benefits.

Numbers of members who received sick benefits during 1922, 18.
Total amount of benefits paid in 1922, $396.00.
Number of weeks' sickness experienced in 1922, 66.
Amount paid for medical attendance, $367.31.

III. Assets.

Cash on deposit in Bank of Toronto, Toronto	$ 2,126 39
Cash value of real estate	2,000 00
Total	$ 4,126 39

IV. Liabilities.—None.

V. Miscellaneous.

One assessment was made during the year.
The Society's accounts for 1922 were audited December 31st, 1922.
The following books of record and account are kept: Cash Book, Ledger and Record Books.
No changes were made in 1922 in the organization or management of the Society or in relation to benefits.
Amount of bond of Treasurer, $150.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,980.84.
Cash received during 1922 from:

Application fees	$ 5 00
Dues	1,760 82
Per capita tax and levies	100 00
All other	150 00
Total receipts	$ 2,015 82

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Law costs	$ 25 00
Annual meeting	80 00
Salaries	300 00
Printing, stationery and advertising	118 88
Postage, telegrams and express	83 08
Rent, etc.	250 00
	$ 856 96

(b) Miscellaneous Expenditure.

Funeral benefits and expenses	150 00
Sick benefits	396 00
Medical attendance	367 31
Benefits to widows and orphans	100 00
Grand total	$ 1,870 27

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA.

Annual Statement for the Year Ending 31st December. 1922.

Head Office, Toronto.

Organized March, 1904; incorporated in Ontario 14th March, 1904.

The executive officers of the Society at the 31st December, 1922, were as follows:

S. Agliaroli, President	Toronto.
S. Boncardo, Vice-President	Toronto.
L. Frasca, Treasurer	Toronto.
G. Frasca, Secretary	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.
The membership at 31st December, 1922, 12.
Number of members who died during 1922, none.
Total amounts paid for funeral benefits, nil.
Amount standing to the credit of the fund 31st December, 1922, $520.04.

II. Sick Benefits.

No member received sick benefits during 1922.
Number of weeks' sickness experienced in 1922, none.

III. Assets.

Cash in deposit in Bank of Montreal, Toronto	$ 520 04
Total assets	$ 520 04

IV. Liabilities.—None.

V. Miscellaneous.

The books of the Society were audited during 1922.
Name of auditor: G. Frasca, Toronto.
No changes were made during 1922 in the organization or management or in the Constitution or Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $497.46.
Cash received during 1922 from:

Dues	$ 19 95
Interest	12 63
Total receipts	$ 32 58

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Total managemnet expenses	$ 10 00

(b) Miscellaneous Expenditure—None.

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 12th December, 1888; incorporated 12th June, 1896.

The executive officers of the Society at the 31st December, 1922, were as follows:

Mrs. Flora Burrows, Grand Mistress	Hamilton.
Mrs. Robert Gordon, Grand Secretary	Toronto.
Miss Mary Cullum, Grand Treasurer	Toronto.

I. Funeral Benefits.—None.

Sick benefits are undertaken by the subordinate lodges, with a membership of 8,000.
Funeral benefits paid during 1922, nil.

II. Sick Benefits.

III. Assets.

	Supreme Body
Cash in Dominion Bank, Toronto	$ 2,461 23
Total assets	$ 2,461 23

IV. Liabilities—No information.

V. Miscellaneous.

The books were audited May 31st, 1922.
Names and addresses of auditors of accounts of 1921: H. Lovelock and R. Bell, Toronto
Amount of bond, Secretary, $500.00.
Amount of bond, Treasurer, $500.00.

VII. Cash Receipts.

	Grand Lodge.
Cash balance from 1922, $1,736.36.	
Cash received during 1922 from:	
Per capita tax and levies	$ 2,587 20
Charter fees	1,168 05
Supplies sold	1,323 32
Interest	38 70
Total receipts	$ 5,117 27

VIII. Cash Expenditure.

(a) Expenses of Management.

	Grand Lodge.
Cash paid during 1922 for:	
Charter fees	$ 244 00
Commission	318 60
Travelling expenses and grant	58 25
Expenses of annual meeting	25 00
Registration fee	10 00
Supplies bought	1,958 95
Postage, telegrams and expenses	161 15
Salaries	918 45
Clerk hire	25 00
Printing	48 00
Total expenses of management	$ 3,767 40

(b) Miscellaneous Expenditure.

Orphanage	625 00
Total expenditure	$ 4,392 40

LAMP BASE AND ELECTRIC SUPPLY WORKS EMPLOYEES' SICK BENEFIT SOCIETY

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ontario.

Incorporated in Ontario 21st December, 1920

The executive officers of the Society at the 31st December, 1922, were as follows:

Alfred Partridge, President	Weston.
P. Cockfield, Vice-President	Toronto.
Walter Cotton, Treasurer	Toronto.
H. M. Robinson, Secretary	Toronto.

Funeral benefits are undertaken by the Society, membership.
Number of members who died during 1922, 1.
Funeral benefits paid, $50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 44; amounting to $567.70.
Number of weeks' sickness experienced during 1922, 130 4/7.
Amount paid for medical attendance in 1922, $236.25.
Total amount cash standing to credit of General Fund, December, 1922, $631.84.

III. Assets.

Bank of Commerce	$ 631 84
Total assets	$ 631 84

IV. Liabilities.—Nil.

V. Miscellaneous.

Assessments are made every two weeks. Twenty-six such assessments were made during 1922.

The Society's books were duly audited June and January.

The names and post office addresses of the auditors for 1922 were as follows:

F. Larkin, F. Roberts and D. Marie, Toronto.

The following books of record and account are kept: Question Book, Toll Book, Minute Book, Blotter and Ledger.

No changes were made in the constitution, rules or by-laws during 1922.

Bond of secretary, $1,000.00.

Bond of treasurer, $1,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $452.92.

Cash received during 1922 from:

Assessments	$ 1,045 65
Interest	10 72
Total receipts	$ 1,056 37

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Salaries	$	11 50
Registration fee		10 00
Printing, postage, etc.		2 00
Total expenses of management	$	23 50

(b) Miscellaneous Expenditure.

Funeral benefits		50 00
Sick benefits		567 70
Medical attendance		236 25
Total expenditure	$	877 45

LINITZER SICK BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto.

Organized October 5th, 1913; incorporated February 1st, 1916.

The executive officers of the Society at the 31st December, 1922, were as follows:

S. Capitofsky, President	Toronto.
H. Berman, Vice-President	Toronto.
Z. Volinsky, Treasurer	Toronto.
I. Berman, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 113.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 27.
Total amount of sick benefits paid during 1922, $162.00.
Number of weeks' sickness experienced during 1922, 27.
Amount paid for medical attendance, $355.37.
Amount standing to credit of Sick and Funeral Fund, $476.85.

III. Assets.

Cash value of real estate	$ 1,275 00
Cash in Bank of Toronto, Toronto	1,404 69
Total assets	$ 2,679 69

IV. Liabilities.

Due medical officer	$ 30 00
	$ 30 00

V. Miscellaneous.

Assessments are made when necessary, and no assessment was made.
The books of the Society were duly audited January 9th, 1923.
Three books of record are kept.
Names and addresses of auditors of accounts of 1922: D. Breslon and A. Book, Toronto.
No changes were made during 1922 in the Constitution and Rules in relation to benefits.
Amount of bond of Treasurer, $200.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,223.73.
Cash received during 1922 from:

Dues	$ 1,010 40
Supplies sold	11 90
Interest and dividends	22 65
Donations	42 00
Medical dues	423 30
Total	$ 1,510 25

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Law costs	$	1 00
Registration fee		10 00
Travelling expenses		75
Rent		126 00
Salaries		115 00
Printing		100 52
Postage		65 80
Interest		63 00
Mortgage		150 00
Other management expenses		48 50
Expenses of management	$	680 57

(b) Miscellaneous Expenditure.

Sick benefits		162 00
Medical attendance		355 37
Gratuities		80 00
Hospital		51 35
Total	$	1,329 29

LONDON POLICE BENEFIT FUND ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, POLICE HEADQUARTERS, LONDON.

Organized 1st January, 1887; incorporated 12th March, 1887.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. McCullough, Chairman	London.
W. P. Harpur, Secretary	London.
R. Birrell, Treasurer	London.

V. Assets.

Bonds, debentures, etc.	$ 104,618 35
Cash on deposit to the Association's credit in the Huron & Erie Mortgage Corporation	5,211 12
Interest due and accrued	360 00
Total assets	$ 110,189 47

VI. Liabilities.

VII. Miscellaneous.

No action or proceeding was instituted or prosecuted by or against the Society.

Assessments are made twice a month. The Society's accounts for 1922 were duly audited, January 18th, 1923.

The books of record or account kept are: Minute Book, Ledger, Journal, Pension Book and Cash Book.

Names and addresses of auditors for 1922: James S. Bell and Thomas Nickle, London.

No changes in the organization or management or the constitution of the Society have been made during the year 1922.

Certain rules were changed in 1922.

Number of members on 31st December, 1922, 55.

Three members died during 1922.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $9,026.82.

Cash receipts for 1922:	
Dues	$ 6,601 43
Interest and dividends	5,771 63
Donations	625 00
From investments (uot extended), $5,000.00.	
Total receipts	$ 12,998 06

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration and postage	$ 50 20
Salaries	95 00
All other	70
Total expenses of management	$ 145 90

(b) Miscellaneous Expenditure.

Pensions	1,997 24
Benefits to widows and orphans	11,160 62
Gratuities	307 80
For investments, etc. (not extended), $8,202.20.	
Total expenditure	$ 13,611 56

LOYAL ORDER OF MOOSE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated 14th April, 1917.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. H. Shelly, Grand Dictator	St. Catharines.
A. E. Fletcher, Grand Vice-Dictator	Hamilton.
N. G. Heyd, Grand Secretary	Toronto.
J. J. Jackson, Treasurer	Toronto.

I. Funeral Benefits.

Total membership at 31st December, 1922, 3,158.
Six members died during 1922, and $600.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 360.
Total amount of benefits paid in respect of sick members, $3,155.00.
Number of weeks' sickness experienced in 1922, 877.
Amount paid for medical attendance during 1922, $1,016.00.

III. Assets.

Cash value of mortgages	$ 200 00
Cash value of Victory bonds	5,179 00
Cash in various banks	6,682 71
Total	$ 12,061 71

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1922.
The books were duly audited quarterly in 1922.
Cash books, due book and ledger.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $4,678.71.
Cash received during 1922 from:

Dues	$ 8,797 44
Interest and dividends	406 56
Total	$ 9,204 00

VIII. Cash Expenditure.

(a) Expenses of Management.

(b) Miscellaneous Expenditure.

Funeral benefits	$ 600 00
Sick benefits	3,155 00
Medical attendance	1,016 00
Total	$ 4,771 00

THE LOYAL TRUE BLUE ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Port Perry, Ontario.

Organized 30th November, 1875; incorporated 28th June, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. G. Farley, Grand Master	Toronto.
J. B. Moon, Deputy Grand Master	Mount Forest.
M. K. Adams, Past Grand Master	Picton.
J. A. Stewart, Grand Secretary	Toronto.
C. M. Carrie, Grand Treasurer	Toronto.

I. Funeral Benefits.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1922, was 9,794.

Total number of members who died during 1922, 48.

Amount of funeral benefits paid in respect of deceased members in 1922, $1,835.00.

Cash standing at credit of Funeral Fund at 31st December, 1922, $3,129.68.

II. Sick Benefits.—No information.

III. Assets.

	Grand Body.
Bank of Nova Scotia, Toronto	$ 3,219 82
All other assets	1,500 00
Total	$ 4,719 82

IV. Liabilities.—None.

V. Miscellaneous.

Assessments on account of benefit certificates are made monthly; oftener when necessary.

Twelve assessments were made during the year 1922 payable before the 10th of each month.

The books and accounts were duly audited on August 5th, 1922.

The books of record and account kept by the Society are: Day Book, Ledger, and Register.

Names and addresses of the auditors for 1922: A. T. Mackie, Hamilton, and L. V. Connor, Toronto.

Amount of bond of Grand or Supreme Secretary, $1,000.

Amount of bond of Grand or Supreme Treasurer, $1,000.

No changes were made in the Constitution and Rules during 1922.

VII. Cash Receipts.

	Grand Body.
Cash balances from 1921 (not extended), $2,850.21.	
Cash received during 1922 from:	
Assessments	$ 2,025 05
Per capita tax and levies and charter fees	2,040 51
Charter fees	293 00
Supplies sold	2,563 33
Interest	37 72
Total receipts	$ 6,959 61

VII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Commission and organization expenses	$ 143 85
Annual meeting	80 00
Supplies bought	2,509 98
Travelling expenses	34 30
Salaries, officers' and auditors' fees	1,028 31
Printing, stationery and advertising	717 49
Postage, telegrams and express	198 20
Premiums for guarantee of lodge officers	5 00
All other	37 87
Total management expenses	$ 4,755 00

(b) Miscellaneous Expenditure.

Funeral benefits	1,835 00
Total expenditure	$ 6,590 00

RUSSELL GEAR & MACHINE COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

Annual Statement for the Part Year Ending 31st December, 1922.

Head Office, Toronto.

Incorporated in Ontario, 8th April, 1920.

The executive officers of the Society at the 31st December, 1922, were as follows:

Arthur Bowman, President	Toronto.
Fred B. Sinclair, Secretary	Toronto.
Thos. Lenehan, Treasurer	Mt. Dennis.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1922, 92.
No member died during 1922.
Amount paid for funeral benefits during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits, 18.
Total amount of benefits paid in 1922 in respect of sick members, $463.00.
Number of weeks' sickness experienced, 77.
Amount standing to credit of Sick Benefit Fund, 31st December, 1922, $587.56.

III. Assets.

Cash in Bank of Commerce, Toronto	$ 587 56
Total	$ 587 56

Liabilities.—None.

V. Miscellaneous.

Assessments are made every two weeks.
Twenty-six assessments were made during 1922.
The Society's books were duly audited for 1922, February 28th, 1923.
Names and addresses of auditors: J. H. Rengell and G. W. Suggett, Toronto.

VI. Cash Receipts.

Cash received from 1921 (not extended), $511.07.
Cash received during 1922 from:

Assessments	$ 633 30
Interest	17 19
Total receipts	$ 650 49

VII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Supplies bought	1 00
Salaries	100 00
Total expenses of management	$ 111 00

(b) Miscellaneous Expenditure.

Sick benefits	463 00
Grand total	$ 574 00

THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

E. Hewett, Provincial Grand Master	Toronto.
R. H. Taylor, Deputy Grand Master	Toronto.
G. W. Bull, Treasurer	Toronto.
Jno. T. Tilley, Cor. Secretary	Toronto.

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1922, 1,723.

Five members died during 1922, and $500.00 benefits were paid.

Five members' wives died during 1922, and in respect thereof benefits were paid amounting to $250.00.

Total cash to credit of Funeral Fund, 31st December, 1922, $25,524.68.

IV. Sick Benefits.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1922, 280.

Amount of benefits paid in 1922, in respect of sick members, $9,685.90.

Number of weeks' sickness experienced in 1922, 2,072.

Amount paid for medical attendance during 1922, $2,569.91.

V. Assets.

	District Body	Subordinate Bodies
Mortgages	$ 17,025 00	$ 30,716 12
Bonds	....	5,400 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank	8,499 68	....
In various banks, in various places	....	12,957 91
Total assets	$25,524 68	$49,074 03

VI. Liabilities.—None.

VII. Miscellaneous.

The Society's books were duly audited for 1922 on July 22nd, 1922, and 25th January, 1923.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and district return sheet.

Names and post office addresses of the auditors for 1922 were as follows: H. D. Knight and W. C. Cook, Toronto.

Certain changes were made in the Constitution and Rules.

Amount of Secretary's bond, $1,000.00.

Amount of Treasurer's bond, $1,000.00.

VIII. Cash Receipts.

	District Body.	Subordinate Bodies	Juvenile Branches
Cash balance from 1921 (not extended).			
Grand Body, $4,339.63. Subordinate		$12,799 24	
Cash received during 1922 from:			
Juveniles	$ 113 76		$ 168 15
Initiation fees		840 00	
Dues	3,460 94	19,506 43	
Interest	1,510 50	2,353 70	
Dues, etc., (sister lodges)		3,922 74	
Hospital benefits		924 26	
All other	960 32	2,324 95	
Cash received from repayment of loans or investments (not extended), Grand Body, $7,375.00; subordinate bodies, $4,254.46.			
Total receipts	$ 6,045 52	$ 29,872 08	$ 168 15

IX. Cash Expenditure.

(a) Expenses of Management.

	District Body	Subordinate Bodies	Juvenile Branches
Cash paid during 1922 for:			
Hospital cot		$ 925 61	
Per capita tax and levies		1,039 81	
Registration fee	$ 10 00		
Expenses of annual or biennial meeting	32 50		
Juveniles	53 82		$ 72 83
Supplies bought	200 26	185 39	
Travelling expenses	13 40		
Rent		803 08	
Officers' salaries	582 40	1,084 30	
Printing	254 00	169 63	
Postage, telegrams and express	65 31	401 28	
Premiums for guarantee of lodge officers	5 00	28 75	
Insurance		20 08	
All other			
Total expenses of management	$ 1,216 69	$ 4,657 93	$ 72 83

(b) Miscellaneous Expenditure.

	District Body	Subordinate Bodies	Juvenile Branches
Funeral benefits	750 00	3,033 11	
Benefits to widows and orphans	140 00		
Sick benefits	455 75	9,230 15	
Gratuities			
Sister		4,018 44	
Medical attendance		2,569 91	
All other	1,898 03	1,596 28	
For investments (not extended), Grand Body, $4,800.00; Subordinate Bodies, $8,957.37.			
Total expenditure	$ 4,460 47	$ 25,105 82	$ 72 83

MASSEY-HARRIS, LIMITED, BRANTFORD, EMPLOYEES' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE BRANTFORD, ONT.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. F. Johnson, President	Brantford.
A. Davidson, Vice-President	Brantford.
H. Beam, Second Vice-President	Brantford.
C. Tune, Secretary	Brantford.
Franklin Grobb, Treasurer	Brantford.

I. Funeral Benefits.

The Society undertakes funeral benefits.
The total membership at 31st December, 1922, was 910.
Number of members of the Society who died in 1922, 8.
Funeral benefits were paid in 1922, amounting to $800.00.
Number of members' wives died in 1922, 4.
Funeral benefits paid, $200.00.

II. Sick Benefits.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1922, 83.
Total amount of sick benefits paid in 1922, $1,616.50.
Number of weeks' sickness experienced in 1922, 270.
Total amount to credit of the Sick Benefit Fund at 31st December, 1922, $365.53.

III. Assets.

Cash value of bond	$ 1,500 00
Cash deposited in Standard Bank, Brantford	365 53
Other assets	12 00
Total assets	$ 1,877 53

IV. Liabilities.—None.

V. Miscellaneous.

Thirteen assessments were made in 1922 for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1922 were audited January 8th, 1923.

The following books of record and account are kept: Minute Book and Cash Book.

The names and post office addresses of the auditors for 1922 were as follows: S. G. Macklin, and E. E. Uptgrove, Brantford.

No changes were made in 1922 in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $13.53.

Cash received during 1922 from:

Dues	$ 1,615 25
Interest on bond	75 00
Donations	1,615 25
Total receipts	$ 3,305 50

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Law costs	$	1 00
Registration fee		10 00
Officers' and auditors' fees		252 00
Printing, stationery, etc.		25 00
Stamps		4 00
Total expenses of management	$	292 00

(b) Miscellaneous Expenditure.

Funeral benefits		1,000 00
Sick benefits		1,616 50
Gratuities		37 00
Medical attendance		5 00
All other expenditure		3 00
Total expenditure	$	2,953 50

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, 915 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

Sidney A. Banks, President	Toronto.
J. Roxburgh, Vice-President	Toronto.
Thomas Carruthers, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.
The total membership was, at 31st December, 1922, 1,300.
Number of members who died during 1922, 6.
Total amount of funeral benefits paid, in 1922, in respect of deceased members $660.00.
Number of members' wives who died during 1922, 4.
Amount of funeral benefits paid in 1922 in respect of deceased wives, $240.00.
Amount at the credit of the General Fund at 31st December, 1922, $3,047.52.
Funeral and sick benefits are paid out of the General Fund.

II. Sick Benefits.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1922, 230.
Total amount of sick benefits paid in 1922, $4,223.20.
Number of weeks' sickness paid in 1922, 739 2-3.

III. Assets.

Cash value of bonds, etc.	$ 500 00
Cash in Dominion Bank, Toronto	3,047 52
Total assets	$ 3,547 52

IV. Liabilities.—None.

V. Miscellaneous.

Certain changes were made in 1922, in the organization and management of the Society.
Assessments were made every four weeks.
Thirteen assessments were made during 1922.
The accounts were audited July, 1922, and January, 1923.
The following books are kept: Minute Book, Day Book and Ledger.
The names and post office addresses of the auditors for 1921 were: Joseph Coulter and John Hibbert, Toronto.
Amount of bond of Secretary-Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $2,752.77.
Cash received during 1922 from:

Assessments	$ 2,939 75
Interest	84 75
Donation	2,939 75
All other	26 00
Total	$ 5,990 25

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Postage	3 30
Travelling expenses (car tickets)	64 00
Supplies bought	8 00
Managing officers' salaries and officers' and auditors' fees	194 00
Representatives' salaries	288 00
Premiums for guarantee of lodge officers	5 00
Expenses of management	$ 572 30

(b) Miscellaneous Expenditure.

Funeral benefits	900 00
Sick benefits	4,223 20
Total expenditure	$ 5,695 50

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 282 KEEWATIN AVENUE, TORONTO.

Organized 8th November, 1894; incorporated 11th February, 1895.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. Wells, President	Toronto.
J. Boddy, Vice-President	Toronto.
A. J. Saunders, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 110.
Number of members who died during 1922, none.
Amount of funeral benefits paid in 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 26.
Amount of benefits paid in 1922, $490.00.
Number of weeks' sickness experienced in 1922, 102.
Balance to credit of fund, $701.14.

III. Assets.

Cash value of bonds	$ 52 75
Cash in Dominion Bank, Toronto	659 74
Cash on hand	41 40
Total	$ 753 89

IV. Liabilities.—None.

V. Miscellaneous.

The accounts of the Society were audited 13th January, 1923.
The books of account kept by the Society are: Cash Book and Record Book.
Name and address of auditor of accounts for 1922: C. A. Metcalfe, Toronto.
Assessments are made weekly and are payable each Saturday.
Number of assessments made during 1922, 39.
No changes were during 1922, made in the Constitution and Rules in relation to insurance certificates.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $791.64.
Cash received during 1922 from:

Dues	$ 450 00
Interest	19 50
Total	$ 469 50

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Salaries	50 00
Supplies bought	10 00
Total expenses of management	$ 70 00

(b) Miscellaneous Expenditure.

Funeral benefits	560 00
Total expenditure	$ 630 00

THE MOZIRER SICK BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ontario.

Organized 24th July, 1905; incorporated, 28th February, 1906.

The executive officers of the Society at the 31st December, 1922, were as follows:

A. Layefsky, Chairman	Toronto.
A. Rosenberg, Vice-Chairman	Toronto.
H. Rosenberg, Secretary	Toronto.
H. Posen, Treasurer	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st December, 1922, was 182.

Number of members who died during 1922, none.

Amount of funeral benefits paid, nil.

Cash standing to credit of Funeral Fund, $980.71.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Sixteen members received sick benefits during 1922, amounting to $829.21.

Number of weeks' sickness experienced during 1922, 86.

Amount paid for medical attendance, $506.67.

Amount of cash standing to credit of the Fund, $1,503.98.

III. Assets.

Cash value of real estate, less incumbrances	$ 4,000 00
Cash on hand	13 28
Cash in Standard Bank	811 15
Cash in Sterling Bank	1,600 49
Cash in Union Bank	978 07
Cash in Dominion Bank	1 00
All other assets	2,650 00
Total	$ 10,053 99

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during the year, 1922.

The accounts were duly audited December, 28, 1922.

Names and addresses of the auditors for the year 1922: P. Goodman, O. Rosenblatt, and L. Kamarner.

Books of record and account kept are: Two Journals, Ledger, Cash Book and Minute Book.

Certain changes were made in the constitution and Rules of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $3,089.22.

Cash received during 1922 from:

Application fees	$ 3 00
Assessments	3,995 38
Initiation fees	3 00
Interest and dividends	36 64
All other sources	669 14
Repayment of loan (not extended) $234.23.	
Total receipts	$ 4,707 16

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Commission organization expenses	$	114 50
Cemetery		25 00
Registration fee		10 00
Managing officers' salaries		345 00
Printing, postage, and all other		342 33
Rent, light, heat and taxes		126 50
Banquet		381 50
Total expenses of management	$	1,344 83

(b) Miscellaneous Expenditure.

Sick benefits		908 21
Medical attendance		506 67
Gratuities to distressed members		560 75
All other		1,332 72
Total expenditure	$	4,653 18

NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 4th March, 1913.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Pillsbury, President	Toronto.
S. Dale, Vice-President	Toronto.
Harry Hambleton, Secretary	Toronto.
G. Gass, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 170.
Number of members who died during 1922, 1.
Amount paid for funeral benefits, $30.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 102.
Amount of benefits paid during 1922, $733.15.
Number of weeks' sickness experienced in 1922, 187 2-7.
Total amount to credit of Sick Benefit Fund, $324.85.

III. Assets.

Cash in Standard Bank, Toronto	$ 324 85
Total	$ 324 85

IV. Liabilities.—Nil.

V. Miscellaneous.

Assessments are made weekly.
Number of assessments made during 1922, 52.
The Society's accounts were audited June 7th, 1922.
Names and addresses of the auditors of accounts for 1922: Thos. Fee and D. Senick, Toronto.
Books of record and account: Cash Book, Minute and Order Books.

No changes were made during 1922 in the organization or management or in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $59.41.
Cash received during 1922 from:

Dues	$ 1,064 25
Interest	75
Total receipts	1,065 00

VII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Supplies bought	$ 3 25
Registration fee	10 00
Officers' salary	15 00
Postage	16
Total management expenses	$ 28 41

(b) Miscellaneous Expenditure.

Funeral benefits	30 00
Sick benefits	723 15
Gratuities	10 00
Total expenditure	$ 791 56

OTTAWA TYPOGRAPHICAL UNION NO. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Organized 1867; incorporated November, 1895.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. W. Jefferson, President	Ottawa.
L. Moison, Vice-President	Ottawa.
J. K. Peffers, Secretary-Treasurer	Ottawa.
J. A. P. Haydon, Corresponding Secretary	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the union.
Total membership of local union, 373.
Two members of the Society died during 1922.
Amount paid for funeral benefits, $900.00.

II. Sick Benefits.

Sick benefits are undertaken by the local body.
Number of members of the Society who received sick benefits during 1922, 24.
Total amount of benefits paid in 1922, $620.00.
Number of weeks' sickness experienced in 1922, 124.
Total amount of cash standing to credit of Sick Fund, $297.62.

III. Assets.

Cash on deposit in Bank of Nova Scotia	$ 297 62
Total	$ 297 62

IV. Liabilities.—None.

V. Miscellaneous.

When were the Society's accounts audited? Quarterly.

Names and addresses of the auditors for 1922 were: George Ross, C. Rice and J. McCann of Ottawa.

Books of account kept by the Secretary are: Ledger and Day Book.

No changes were made in the organization or management of the Society during 1922.

Amount of Secretary-Treasurer's bond, $1,500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $215.47.

Cash received during 1922 from:

Dues	$ 702 15
All other	5 30
Total receipts	$ 707 45

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:
All management expenses are paid by the union.

(b) Miscellaneous Expenditure.

Funeral benefits (paid by headquarters)	$ 900 00
Sick benefits	620 00
Total expenditure	$ 1,520 00

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922

HEAD OFFICE, BELLEVILLE, ONTARIO..

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

C. A. Lount, Grand Master	Morrisburg.
H. A. Graham, Deputy Grand Master	Kingston.
W. C. Reid, Grand Treasurer	Belleville.
F. M. Clarke, Grand Secretary	Belleville.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 125.

No member died during 1922.

Amount of funeral benefits paid in 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Three members received sick benefits during 1922.

Number of weeks' sickness during 1922, 20 3/7.

Sick benefits amounting to $61.27 were paid.

Cash standing to credit of Sick Fund, $637.19.

III. Assets.

Cash in Bank of Montreal, Belleville	$	637 19
Total assets	$	637 19

IV. Liabilities.—None.

V. Miscellaneous.

Dues are collected quarterly, in advance.

The Society's accounts were audited March, 22nd, 1923.

The books of record kept are: Membership Register, Record and Cash Book.

The names and post office addresses of the auditors for 1922 was as follows: W. H. Birtch and E. Armstrong, Ottawa.

Amount of bond of Treasurer, $20,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $611.26.

Cash received during 1922 from:

Dues	$	100 20
Total receipts	$	100 20

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$	10 00
Officers' salary, etc		3 00
Total expenses of management	$	13 00

(b) Miscellaneous.

Sick benefits		61 27
Total expenditure	$	74 27

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, 39 Browning Avenue, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

A. A. Gray, Grand Master	Toronto.
J. Bailey, Deputy Grand Master	Walkerville.
James F. Harper, Grand Treasurer	Hamilton.
W. M. Fitzgerald, Grand Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 35,155.
Number of members of the Society who died during 1922, 328.
Total amount of funeral benefits paid in 1922, in respect of deceased members, $953.10.
Amount standing to the credit of Sick and Funeral Fund, $43,063.19.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 65.
Total amount of benefits paid in 1921, in respect of sick members, $1,501.98.
Number of weeks' sickness experienced in 1922, 501.
Amount paid for medical attendance during 1922, $3,872.96.

III. Assets.

	Grand Lodge.
Cash on deposit, Bank of Hamilton, Hamilton	$43,063 19
Total	$43,063 19

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited on March 2nd, 1923. The names and addresses of the auditors for 1922: W. H. Taylor, Aurora, and J. B. Moon, Mt. Forest.

Books of account kept by the Society are: Cash Book, Receipt Book and Ledger.

Amount of bond of Treasurer, $10,000.00.

VI. Cash Receipts.

Cash balance from 1921 (not extended), $43,231.00.
Cash received during 1922 from:

Assessments	$ 234 00
Per capita tax and levies	47,557 80
Degrees and cards	30 50
Interest and dividends	555 94
All other sources	448 25
Total	$48,826 49

VII. Cash Expenditure.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1922 for:		
Commission	$ 3,770 57	....
Registration fee	10 00	....
Expenses of annual meeting	1,269 98	....
Supplies bought	87 27	....
Travelling expenses	75 40	....
Rent, light, heat and taxes	50 00	....
Managing officers' salaries	2,450 00	....
Printing, stationery and advertising	1,036 69	....
Postage, telegrams and express	213 36	....
Premium for guarantee of lodge officers	8 00	....
Discount	29 03	....
Total expenses of management	$ 9,000 30	....

(b) Miscellaneous Expenditure.

	Grand Lodge.	Subordinate Lodges.
Per capita tax and levies other than for management	35,994 00	....
Sick benefits	....	$ 1,501 98
Funeral benefits	....	953 10
Medical attendance	....	3,872 96
Gratuities to distressed members	800 00	....
Grants to orphanages	3,200 00	....
Totals	$ 48,994 30	$ 6,328 04

LOYAL ORANGE YOUNG BRITON LODGE, No. 33.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, ORANGE HALL, OTTAWA.

Organized 6th March, 1873, and incorporated in Ontario, 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. R. Maxwell, Worshipful Master	Ottawa.
N. Davidson, Recording Secretary	Ottawa.
G. H. Evans, Treasurer	Ottawa.

I. Funeral Benefits—None.

II. Sick Benefits

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 3.
Amount paid for sick benefits during 1922, $57.00.
Number of weeks' sickness experienced during 1922, 19.
Amount standing to credit of sick benefit fund, $579.22.

III. Assets.

Cash deposited in Bank of Nova Scotia, Ottawa	$	579 22
Victory Bonds		300 00
Total assets	$	879 22

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were audited February 10, 1923.
The books of record are: Minute Book and Secretary's and Treasurer's Books.
No changes were made during 1922 in the Constitution and Rules in relation to benefits

VII. Cash Receipts.

Cash balance from 1921 (not extended), $464.26.
Cash received during 1922 from:

Dues	$	143 30
Dividends and interest		28 66
Total receipts	$	171 96

VIII. Cash Expenditure.

(a) Expenses of Management.

(b) Miscellaneous Expenditure.

Sick benefits	$	57 00
Total expenditure	$	57 00

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Ottawa.

Organized 1st January, 1917; incorporated in Ontario, 24th February, 1917.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

E. Lemieux, Chairman	Ottawa.
Jas. J. O'Kelly, Secretary	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 179.
Number of members who died during 1922, 1.
Amount of funeral benefits paid in 1922, $1,500.00.

II. Sick Benefits.—None.

V. Assets.

Cash value of bonds	$ 75,235 47
Cash in Royal Bank, Ottawa	6,789 88
Total assets	$ 82,025 35

IV. Liabilities—None.

VII. Miscellaneous.

Twenty-four assessments were made during 1922.
The Society's accounts were duly audited, January 23rd, 1923.
Name and address of auditor: E. J. O'Neill, Ottawa.
The books kept are as follows: Cash Book, Bank Books, and Minute Book.
Certain changes were made in the by-laws in relation to insurance of members.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), $3,687.41.
Cash received during 1922 from:

Assessments	$ 11,061 51
Interest and dividends	3,148 14
Grant from city	8,102 98
Total receipts	$ 22,312 63

IX. Cash Expenditure.

(a) Expenses of Management.

Registration fee	$ 25 00
	$ 25 00

(b) Miscellaneous Expenditure.

Pensions	849 96
Funeral benefits	1,500 00
Medical attendance	1,045 00
Gratuities	347 60
Sick benefits	23 50
For investments (not extended), $15,419.10.	
Grand total	$ 3,791 06

OTTAWA HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, OTTAWA, ONT.

Organized April, 1912; incorporated 12th May, 1915.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

M. Metrick, President	Ottawa.
R. Finkelstein, Vice-President	Ottawa.
M. Cooper, Treasurer	Ottawa.
I. L. Cohen, Financial Secretary	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 180.
Number of members who died during 1922, none.
Amount paid for funeral benefits during 1922, nil.

II. Sick Benefits.

Number of members who received sick benefits, 3.
Total amount of sick benefits paid during 1922, $52.00.
Number of weeks' sickness experienced during 1922, 13.
Amount paid for medical attendance during 1922, $187.50.
Cash standing to credit of Fund, $1,014.02.

III. Assets.

Victory Bonds	$ 500 00
Cash in Nova Scotia, Ottawa	1,014 02
Total	$ 1,514 02

IV. Liabilities.—Nil.

V. Miscellaneous.

The accounts were duly audited for 1922, on December 29-31, 1922.
Names and addresses of auditors: L. Greenberg and H. L. Gettleson, Ottawa.
Certain changes were made during 1922 in the Constitution and By-laws of the Society.
Bond of Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $992.49.
Cash received during 1922 from:

Initiation fees	$ 43 00
Dues	708 50
Supplies sold	34 20
Interest and Dividends	49 16
All other sources	5 00
Total	$ 839 86

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Refunds	$ 36 00
Rent, light, heat and taxes	57 00
Registration	10 00
Managing officers' salaries	232 50
Printing and postage	103 50
Supplies bought	93 45
Telegram, Express, etc	78
All other	45 70
Total expenses of management	$ 578 93

(b) Miscellaneous Expenditure.

Sick benefits	52 00
Medical attendance	187 50
Total expenditure	$ 818 43

POLISH ALLIANCE FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized in 1907; incorporated in Ontario, 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

P. Bilewicz, President	Toronto.
K. Gutowski, Recording Secretary	Toronto.
S. Naploszizye, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 110.
Number of members who died during 1922, none.
Amount paid for funeral benefits, nil.
Amount standing to credit of Fund, $552.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 21.
Amount of benefits paid during 1922, $375.00.
Number of weeks' sickness experienced in 1922, 77.
Amount paid for medical attendance during 1922, $35.50.
Total amount to credit of Sick Benefit Fund, $1,000.63.

III. Assets.

Cash value of bonds	$ 400 00
Cash in Home Bank, Toronto	1,618 63
Total	$ 2,018 63

IV. Liabilities.—None.

V. Miscellaneous.

Number of assessments made during 1922, twelve.

The Society's accounts were audited December 30th, 1922.

Names and addresses of the auditors of accounts for 1922: K. Gutanski, M. Jarorski and A. Purat, Toronto.

Books of record and account kept: Recording and Financial books.

No changes were made during 1922, in the organization or management or in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $913.53.
Cash received during 1922 from:

Dues	$ 618 32
Initiation fees	20 00
Assessments	19 13
Supplies sold	3 40
Interest and dividends	87 39
All other	38 11
From St. Stanislaus Society	652 67
Total receipts	$ 1,439 02

VIII. Cash Expenditure.

(a) Expenses of management.

Cash paid during 1922 for:		
Registration fee	$	10 00
Law costs		15 00
Postage		7 80
Rent, light, heat and taxes		63 00
Managing officers' salaries		25 22
Printing, etc		36 40
Total expenses of management	$	157 42

(b) Miscellaneous Expenditure.

Sick benefits		375 00
Medical attendance		51 50
All other		150 00
Total expenditure	$	733 92

POSTAL BENEFIT ASSOCIATION OF TORONTO.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. Christy, President	Toronto.
H. J. Hughes, Treasurer	Toronto.
A. C. Alderson, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1922 was 235.

Number of members who died during 1922, 2.

Total amount of funeral benefits paid in 1922, $300.00.

Cash in Funeral Fund, 31st December, 1922, $502.71.

II. Sick Benefits.—None.

III. Assets.

Cash on deposit in Imperial Bank	$ 502 71
Total	$ 502 71

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made when necessary.

Two assessments were made during 1922.

The Society's accounts were duly audited February, 1923.

Books of record and account kept for purposes of insurance certificates are as follows: Cash book, minute book, treasurer's by-laws and bank book.

No changes were made in relation to insurance certificates in 1922.

Names and addresses of auditors: W. Horton and W. Williams, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $497.26.

Cash received during 1922 from:

Initiation fees	$ 32 50
Dues	312 75
Interest	12 88
Total	$ 358 13

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Supplies bought	2 00
Salaries	35 00
Printing	4 18
Postage	1 50
Total expenses of management	$ 52 68

(b) Miscellaneous Expenditure.

Funeral benefits	300 00
Total expenditure	$ 352 68

L'UNION ST. JEAN BAPTISTE, OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, OTTAWA.

Organized 10th November, 1887; incorporated 18th September, 1888.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Nelson Bigras, President	Ottawa.
E. Réné Croteau, Recording Secretary	Ottawa
Joseph Saint-German, B.A., Treasurer	Ottawa

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 340.
Number of members of the Society who died in 1922, 4.
Total amount of funeral benefits paid in respect of deceased members was $1,600.00.
Number of member's wives deceased in 1922, 4.
Amount of funeral benefits paid in respect of deceased wives, $450.00.
Total cash standing to credit of Funeral Fund at 31st December, 1922, $4,136.30.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1922, 39.
Amount of sick benefits paid in 1922, $1,114.10.
Number of weeks' sickness experienced in 1922, 278.

III. Assets.

Cash on deposit La Banque Provinciale, Ottawa	$	2,955 70
Actual cash in hand at 31st December, 1922		1,608 31
Other assets		545 10
Total assets		5,109 11

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly and are payable on the first of the month.

The Society's accounts were audited monthly and annually.

The names and addresses of the auditors for 1922 were as follows: A. Lepage, and M. Lorocqui, Ottawa.

Books of account kept by the Society are: Ledger and Cash Book.

Amount of bond of Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $4,425.16.
Cash received during 1922 from:

Interest and dividends	$	86 06
Per capita tax and levies		3,775 50
Degrees and cards		4 25
Other sources		85 80
Total receipts	$	3,951 61

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee	$	10 00
Rent, light, heat and taxes		90 00
Managing officers' salary, etc.		233 40
Printing, stationery, etc.		20 00
Postage, etc.		11 76
Premiums for guarantee of lodge officers		5 00
Total expenses of management	$	370 16

(b) Miscellaneous Expenditure.

Funeral benefits (member's wives)		450 00
Funeral benefits to members		1,600 00
Sick benefits		1,114 10
Other expenditure		278 50
Grand totals	$	3,812 76

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ontario.

Organized, 1905; incorporated, May 29, 1905.

The executive Officers of the society at the 31st December, 1922, were as follows:

B. Altbaum, President	Toronto.
Z. Bach, Treasurer	Toronto.
S. Steiner, Financial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st December, 1922, was 455.

Number of members who died during 1922, 3.

Amount of funeral benefits paid during 1922, $750.00.

Number of members' wives died during 1922, 1.

Amount of funeral benefits paid, $50.00.

Funeral benefits paid for children and parent of member, $263.53.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Thirty-one members received sick benefits during 1922, amounting to $822.00.

Number of weeks' sickness experienced during 1922, 137.

Amount paid for medical attendance, $310.20.

Amount of cash standing to credit of the fund, $7,121.28.

III. Assets.

Cash value of real estate	$	4,844 50
Cash value of bonds		2,100 00
Cash in Union Bank, Savings		4,433 80
Cash in Union Bank, Current		2,148 70
Cash in Imperial Bank		5,323 76
All other		323 81
Total	$	19,174 57

IV. Liabiliies.—None.

V. Miscellaneous.

Assessments are made when necessary. Two assessments were made during 1922.

The accounts of the Society were audited every quarter during 1922.

Names and post office addresses of auditors: I. Siderson and H. Sax, Toronto.

Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

VII. Cash Receipts.

Cash balance from 1921, $12,608.96.

Cash received during 1922 from:

Application fees	$	19 00
Assessments		237 50
Initiation fees		12 00
Dues		5,337 95
Entertainment		3,116 23
Donations		16 00
Interest		393 77
Total	$	9,132 45

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Salaries	$	596 00
Printing, etc.		320 64
Rent, light, heat, etc.		285 00
Postage, telephones, telegrams and express		238 57
Total management expenses	$	1,440 21

(b) Miscellaneous Expenditure.

Funeral benefits		750 00
Funeral benefits in respect of parents and children		30 00
Benefits to widows and orphans		50 00
Medical attendance		310 20
Sick benefits		822 00
Other expenditures		4,108 93
Total expenditure	$	7,511 34

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Margaret Farrants, Grand President	Toronto.
Eva McCulley, Grand Vice-President	Toronto.
Millie Lee, Grand Past President	Toronto.
Frank H. Revell, Grand Treasurer	Hamilton.
Leonard Cross, Grand Secretary, 9 Ellerbeck Ave	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge; total membership, 4,493.
Number of members of the Society who died during 1922, 29.
Amount of funeral benefits paid during 1922, $1,395.00.
Total cash standing to credit of Funderal Fund, 31st December, 1922, $16,064.02.

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate Lodges.

IV. Assets.

Cash value of bonds	$ 8,903 36
Cash value of mortgages	9,700 00
Actual cash on hand	1,622 11
Cash on deposit, not drawn against, in various banks	22,511 82
All other assets Subordinates, $33,368.67; Juveniles, $2,556.91.	14,691 75
Total assets	$ 57,429 04

V. Liabilities.—None.

VI. Miscellaneous.

Payments for the purpose of funeral benefits were made quarterly during 1922.

Four such payments were made during 1922, payable March, June, September, and December.

The Society's books were audited 15th-16th February, 1922.

The following books of record are kept: Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1922 were as follows: Wm. Walker, Sault Ste. Marie; Ida Poulter, Toronto, and W. E. Miller, Hamilton.

Amount of bond of Grand or Supreme Secretary, $500.

Amount of bond of Grand or Supreme Treasurer, $500.

VII. Cash Receipts.

	Grand Body
Cash balance from 1921 (not extended), $19,195.66.	
Cash received during 1922 from:	
Application fees	$ 226 40
Initiation fees	3 00
Assessments	1,401 77
Per capita Tax	1,348 82
Supplies sold	1,137 29
Interest and dividends	700 37
Premium for guarantee of lodge officers	162 35
All other	750 00
Total	$ 5,730 00

VIII. Cash Expenditure.

(a) Expenses of Management.

	Grand Body
Cash paid during 1922 for:	
Per capita Tax	
Annual meeting	$ 158 76
Registration fee	10 00
Supplies bought	1,655 38
Travelling expenses	157 03
Salaries, auditors' and officers' fees	1,091 00
Postage, telegrams and express	194 33
Printing, stationery and advertising	40 25
Premium for guarantee of lodge officers	3 00
All other	18 20
Total expenses of management	$ 3,327 95

(b) Miscellaneous Expenditure.

Funeral benefits	1,395 00
Totals	$ 4,722 95

THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ont.

Organized 1st February, 1907, and incorporated in Ontario, 14th March, 1907.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

E. Brimstin, President	Toronto.
F. Griffiths, Vice-President	Toronto.
W. W. Scott, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Number of members died during 1922, none.
Amount of funeral benefits in 1922, none.

II. Sick Benefits.

The total membership of the Society at 31st December, 1922, was 75.
Sick benefits are undertaken by the Society.
Twenty-six members received sick benefits during 1922.
Total amount of benefits paid in 1922, in respect of sick members, $547.54.
Number of weeks' sickness experienced, 63.

III. Assets.

Cash value of debentures	$	900 00
Cash in Bank of Hamilton, 31st December, 1922, Toronto		263 76
Total	$	1,163 76

IV. Liabilities.—None.

V. Miscellaneous.

Books of record and account kept are as follows: Cash Book, Minute Book.
The Society's books were audited January, 1923.
Names and address of auditors for 1922 were as follows: W. R. Brown and R. J. Craig, Toronto.
No changes were made in the by-laws of the Society during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $375.76.
Cash received during 1922 from:

Dues	$	415 00
Interest		20 54
Total receipts	$	435 54

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Law costs	$	0 50
Registration fees		10 00
Salaries		25 00
Postage, etc		50
Total expenses of management	$	36 00

(b) Miscellaneous Expenditure.

Sick benefits		511 54
Total expenditure	$	547 54

WILLIAM ROGERS MANUFACTURING COMPANY WELFARE SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, NIAGARA FALLS, ONTARIO.

Organized February, 1919; incorporated April 7th, 1919.

The executive officers of the Society at the 31st December, 1922, were as follows:

H. Rader, President	Niagara Falls.
M. Sensabough, Secretary	Niagara Falls.
J. Holmes, Treasurer	Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1922, was 54.

No member died during 1922.

Total amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 23.

Number of weeks' sickness experienced during 1922, 79 4-7.

Amount paid for sick benefits during 1922, $478.00.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1922, $448.76.

III. Assets.

Cash in the Bank of Hamilton, Niagara Falls	$ 448.76.

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

Twelve such assessments were made during 1922.

The books of the Society were duly audited January 1st, 1923.

Name and address of auditor for 1922: P. M. Dennis.

Certain changes were made in the constitution of the society.

The books kept by the Society are Minute Book, Journal and Cash Book.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $579.89.

Cash received during 1922 from:

Dues	$ 284 00
Donations	71 00
Interest and dividends	10 91
All other	6 00
Total	$ 371 91

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fees	$ 10 00
Premium for guarantee	5 00
Postage	04
Salaries	10 00
Total management expenses	$ 25 04

(b) Miscellaneous Expenditure.

Sick benefits	478 00
Total expenditure	$ 503 04

THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONTARIO.

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The executive officers of the Society at the 31st December, 1922, were as follows:

G. David, President	Hamilton.
G. Melnik, Secretary	Hamilton.
C. Popescul, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 42.
Number of members who died during 1922, 1.
Amount of funeral benefits paid during 1922, $50.00.
Cash standing to credit of Fund, $655.56.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1922, 7.
Amount of benefits paid in 1922, $85.00.
Number of weeks' sickness experienced in 1922, 14.
Amount paid for medical attendance, $71.00.

III. Assets.

Cash in Molsons Bank, Hamilton	$ 655 56
Total assets	$ 655 56

IV. Liabilities.—None.

V. Miscellaneous.

No assessment was made.
The books of the Society were duly audited in June and December, 1922.
Name and address of the auditor for 1922: Wm. Nakorink, Hamilton.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $512.43.
Cash received during 1922 from:

Dues	$ 375 00
Interest and dividends	20 78
Degrees and cards	12 50
Supplies sold	9 75
All other	66 90
Total receipts	$ 484 93

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$	10 15
Expenses of annual meeting		18 75
Postage		4 75
Printing, etc.		15 50
Supplies bought		86 65
Total expenses of management	$	135 80

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	85 00
Medical attendance	71 00
	$ 341 80

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Brantford, Ontario.

Incorporated 2nd September, 1911.

The executive officers of the Society at the 31st December, 1922, were as follows:

S. Kowatyk, President	Brantford.
D. Yorkowez, Secretary	Brantford.
M. Sawlyski	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 26.
One member of the Society died during 1922.
Amount paid for funeral benefits during 1922, $75.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 3.
Amount paid for sick benefits, $50.00.
Number of weeks' sickness experienced during 1922, 10.
Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1922, $915.42.

III. Assets.

Cash in Bank of Hamilton, Brantford	$ 915 42
Total	$ 915 42

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
Number of assessments made during 1922, 12.
The Society's accounts were audited December, 2nd, 1922.
Names and addresses of the auditors of accounts for 1922: A. Myhal and Peter Brankon, Brantford.
Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $923.89.
Cash received during 1922 from:

Dues	$ 153 00
Interest	24 22
All other	28 31
Total receipts	$ 205 53

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Expenses of meeting	$ 2 19
Organization expenses	1 50
Registration fee and postage	10 31
Rent, etc.	25 00
Other expenses	50 00
Total expenses of management	$ 89 00

(b) Miscellaneous Expenditure.

Sick benefits	50 00
Funeral benefits	75 00
Grand totals	$ 214 00

RYERSON PRESS BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE MONTHS ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized November 11th, 1921; incorporated in Ontario November 24th, 1921.

The executive officers of the Society at the 31st December, 1922, were as follows:

R. Whittaker, President	Toronto.
A. H. Kirby, Vice-President	Toronto.
R. W. Belford, Treasurer	Toronto.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society, with a total membership of 260.
Number of members who received sick benefits, 75.
Total amount paid for sick benefits in 1922, $1,962.50.
Number of weeks' sickness experienced in 1922, 223½.
Amount paid for medical attendance for 1922, nil.
Balance to credit of Fund, 31st December, 1922, $989.79.

III. Assets.

Cash standing to credit of the Society	$ 989 79
Total assets	$ 989 79

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made weekly.
Fifty-two assessments were made during 1922.
No changes were made in the constitution during 1922.
The books of the Society were duly audited January 4th, 1923, by A. Roy and J. Francis, Toronto.

VII. Cash Receipts.

Cash balance from 1921, $401.37.
Cash received during 1922 from:

Initiation fees	$ 51 50
Dues	2,672 55
Interest	7 48
Totals	$ 2,731 53

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1922 for:

Registry	$ 10 00
Salaries	50 00
Printing	120 61
Expenses of management	$ 180 61

(b) Miscellaneous Expenditure.

Sick benefits	1,962 50
Total expenditure	$ 2,143 11

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Hamilton, Ontario.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The executive officers of the Society at the 31st December, 1922, were as follows:

T. Bimson, President	Hamilton.
M. Vansickle, Vice-President	Hamilton.
Thos. Barnes, Secretary	Hamilton.
Thos. Holt, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 178.
Number of members of the Society who died during 1922, 1.
Total amount of funeral benefits paid during 1922, $50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 45.
Total amount of benefits paid in 1922, $584.25.
Number of weeks' sickness experienced in 1922, 110.
Total amount of cash standing to credit of Sick Fund at 31st December, 1922, $458.98.

III. Assets.

Victory bonds	$ 700 00
Cash in Bank of Hamilton	458 98
Total assets	$ 1,158 98

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks.
Number of assessments made during 1922, 13.
The accounts of the Society were audited on January 23rd, 1923.
The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.
Names and addresses of the auditors of accounts for 1922: A. Wood and W. Dale, Hamilton.
No changes were, during 1922, made in the Constitution and Rules.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $153.07.
Cash received during 1922 from:

Dues	$ 854 40
Interest and dividends	45 56
Donations	282 60
All other	1 10
Total receipts	$ 1,183 66

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee	$	10 00
Supplies bought		1 50
Salaries		75 00
Postage		2 00
Total expenses of management	$	88 50

(b) Miscellaneous Expenditure.

Funeral benefits		50 00
Sick benefits		584 25
Gratuities		155 00
Total expenditure	$	877 75

ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, RENFREW, ONTARIO.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The executive officers of the Society at the 31st December, 1922, were as follows:

Frank Zyvitsky, President	Renfrew.
J. Skebo, Vice-President	Renfrew.
John Clemen, Recording Secretary	Renfrew.
F. Cybulsky, Treasurer	Renfrew.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 56.
Two members died during 1922, and $100.00 funeral benefits were paid.
No members' wives died during 1922.
Amount paid in respect of deceased wives, nil.
Cash standing to credit of Fund, $1,115.12.

II. Sick Benefits.

Sick benefits are undertaken by the Society. No members received sick benefit during 1922.
Number of weeks' sickness experienced during 1922, none.
No sick benefits were paid.

III. Assets.

Cash in Bank, Renfrew	$ 1,115 12
Total assets	$ 1,115 12

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
The Society's accounts were audited July 2nd, 1922.
The books of record are: Cash Book, Ledger, Minute and Register.
Names and addresses of the auditors for 1922: D. Lumchick and Peter Rouble, Renfrew.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,045.69.
Cash received during 1922 from:

Books	$ 1 80
Assessments (special)	18 50
Dues	144 25
Initiation fees	1 00
Interest and dividends	31 55
Badges, etc.	1 00
Arrears	8 75
Total receipts	$ 206 85

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Supplies	2 42
Rent	20 00
Total expenses of management	$ 32 42

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
All other expenditure	5 00
Grand total	$ 137 42

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, KITCHENER, ONTARIO.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. A. Herringer, President	Kitchener.
Geo. Lachenbauer, Vice-President	Waterloo.
H. W. Young, Recording Secretary	Kitchener.
A. L. Hergott, Financial Secretary	Kitchener.
Geo. B. Fischer, Treasurer	Kitchener.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 380.
Three members of the Society died during 1922.
Amount paid for funeral benefits during 1922, $90.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 63.
Amount paid for sick benefits, $1,240.70.
Number of weeks' sickness experienced during 1922, 310.
Total amount of cash standing to credit of the general fund from which benefits are paid, $4,692.64.

III. Assets.

Waterloo Loan and Savings Co.	$ 4,692 64
All other assets	10 50
Total	$ 4,703 14

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid monthly.
The Society's books were duly audited on December 31st, 1922.
The following books of record and account are kept for the purposes of insurance, certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.
The names and post office addresses of the auditors for 1922 were as follows: J. Gies and E. K. Wey, Kitchener.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $4,353.60.
Cash received during 1922 from:

Initiation fees	$ 20 00
Dues	1,601 60
Fines	15 20
Supplies sold	35
Interest	228 64
Total receipts	$ 1,865 79

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee	$	10 00
Rent		25 00
Salaries		131 80
Printing		17 25
Postage		12 00
Total expenses of management	$	196 05

(b) Miscellaneous Expenditure.

Funeral benefits		90 00
Sick benefits		1,240 70
Total expenditure	$	1,526 75

ST. DAVID'S Y.P.U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, 30th January, 1914.

The executive Officers of the Society at the 31st December, 1922, were as follows:

A. J. Taylor, President	Toronto.
K. B. Paterson, Treasurer	Fairbank.
J. B. Whiteley, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 292.
Two members died during 1922.
Funeral benefits paid during 1922, $150.00.
Total amount of cash standing to credit of Funeral Benefit Fund, 31st December, 1922, $442.16.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 47.
Amount paid for sick benefits, $1,002.88.
Number of weeks' sickness experienced, 203.
Amount paid for medical attendance, $84.75.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922, $500.00

III. Assets.

Cash deposited in Bank of Montreal, Toronto	$ 942 16
Total assets	$ 942 16

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
Twelve assessments were made during 1922.
The Society's accounts were audited December, 6th, 1922.
The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.
Names and post office addresses of the auditors of accounts of 1922: Chas. H. Knight, T. F. Gilbert, Toronto.
Certain changes were made in regard to sick benefits during 1922.
Amount of bond of Secretary, $250.00.
Amount of bond of Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $8,889.57.
Cash received during 1922 from:

Application fees	$ 7 75
Assessments	1,952 80
Fines	3 60
Per capita tax	29 50
Degrees and cards	15 65
Interest and dividends	34 73
Dues (medical attendance)	84 75
All other	36 87
Total receipts	$ 2,165 65

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fees	$ 10 00
Expenses of annual meeting	12 00
Rent, light, heat and taxes	24 00
Salaries	119 55
Printing, etc.	31 75
Postage, etc.	12 95
Guarantee of lodge officers	11 88
Total expenses of management	$ 222 13

(b) Miscellaneous Expenditure.

Funeral benefits	150 00
Sick benefits	1,002 88
Medical attendance	84 75
Dividend	606 43
All other	46 87
Grand total	$ 2,113 06

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Formosa, Ontario.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

Frank Beninger, President	Formosa.
Oswald Beingessner, Secretary and Treasurer	Formosa.

I. and II. Funeral and Sick Benefits.

Total membership of Society, 69.
No member died during 1922, and no funeral benefits were paid.
Number of members who received sick benefits in 1922, 3.
Number of weeks' sickness experienced in 1922, 8.
Amount of benefits paid in 1922 to sick members, $32.00.
Total amount of cash standing to credit of fund at 31st December, 1922, $1,453.77.

III. Assets.

War loan	$ 800 00
Actual cash on hand, 31st December, 1922	45 33
Cash in bank (Molsons, Formosa)	608 44
Total assets	$ 1,453 77

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1922.

The books and accounts of the Society were duly audited January 23rd, 1923.

The books of record or account kept by the Society are: Ledger and members' roll.

The names and addresses of the auditors for 1922 were: Anthony Opperman and V. Weiler, Formosa.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $440.69.

Cash received during 1922 from:

Application fees	$ 14 75
Dues	207 50
Interest	54 85
Total receipts	$ 277 10

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Salary of Secretary-Treasurer	12 00
Rent, etc	6 00
Postage	52
Other expenses	3 50
Total expenses of management	$ 32 02

(b) Miscellaneous Expenditure.

Sick benefits	32 00
Total expenditure	$ 64 02

ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

HEAD OFFICE, TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The executive officers of the Association at the 31st December, 1922, were as follows:

F. Siaurukas, President	Toronto.
A. Morkis, Recording Secretary	Toronto.
J. Vasiliauskos, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 17.
No members died during 1922. Amount of funeral benefits paid during 1922, nil.
Cash standing to credit of Funeral Fund at 31st December, 1922, $802.65.

II. Sick Benefits.

Sick benefits are undertaken by the Society. One member received sick benefits during 1922.

Number of weeks' sickness experienced during 1922,2.

Sick benefits amounting to $12.00 were paid.

III. Assets.

Cash on hand	$ 43 38
Cash in Royal Bank of Canada	759 27
Total assets	$ 802 65

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, payable each month.
The Society's accounts were audited 1st January, 1923.
The books of record kept are a Ledger, Minute and Cash Book.
Names and addresses of the auditors for 1922: J. Burinskas and J. Bakszas, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $758.96.

Cash received during 1922 from:

Assessments	$ 1 00
Dues	110 50
Interest	26 49
Donation	4 65
All other	3 20
Total receipts	$ 145 84

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Supplies bought	$	1 75
Registration fee		10 00
Rent, light, heat and taxes		24 00
Annual meeting		3 00
Salaries		21 00
Printing, etc.		2 50
Postage, etc.		2 64
All other		25 26
Total expenses of management	$	90 15

(b) Miscellaneous Expenditure.

Sick benefits		12 00
Total expenditure	$	102 15

ST JOSEPH MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 11th March, 1889, and incorporated in Ontario, 22nd June, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

L. V. Dusseau, President	Toronto.
J. B. Ethier, Vice-President	Toronto.
J. Bouvier, Secretary	Toronto.
J. D. Desaulniers, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 63.
No member died during 1922.
Funeral benefits paid during 1922, nil.
Cash standing to credit of Funeral Benefit Fund, $829.02.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Seven members received sick benefits during 1922.
Number of weeks' sickness experienced during 1922, 39.
Sick benefits amounting to $117.00 were paid.
Cash standing to credit of Sick Fund, $2,668.11.

III. Assets.

Cash value of Victory Bond	$ 500 00
Cash value of mortgages	2,000 00
Cash value of note	100 00
Cash in Home Bank of Canada	893 48
Cash on hand	3 65
Total assets	$ 3,497 13

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during 1922.
The Society's accounts were audited in 1922.
The books of record kept are a ledger, minute and cash book.
Name and address of the auditor for 1922, R. Archambault, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $3,222.10.
Cash received during 1922 from:

Dues	269 77
Interest	179 26
Total receipts	$ 449 03

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Law costs	$	1 00
Registration fee		10 00
Rent, light, heat, etc.		6 00
Salaries		24 00
Postage		1 00
Total expenses of management	$	42 00

(b) Miscellaneous Expenditure.

Sick benefits		117 00
All other expenditure		15 00
Total expenditure	$	174 00

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Amherstburg, Ontario.

The executive officers of the Society at the 31st December, 1922, were as follows:

F. Lafferty, President	Amherstburg.
P. A. Barron, Financial Secretary	Amherstburg.
C. Odette, Recording Secretary	Amherstburg.
P. J. Reaume, Treasurer	Amherstburg.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society. Members, 39.
Number of members who died in 1922, one; amount paid for funeral benefits, $25.00.
Number of members who received sick benefits in 1922, 6.
Total amount paid for sick benefits in 1922, $85.16.
Number of weeks' sickness experienced in 1922, 21 1-7.
Balance to credit of fund, 31st December, 1922, $303.63

III. Assets.

Cash on hand	$ 51 00
Cash in Imperial Bank, Amherstburg	211 37
Cash in Molsons Bank	41 26
Total assets	$ 303 63

IV. Liabilities.—No information.

V. Miscellaneous.

The books of the Society were audited February 17th, 1923.

VII. Cash Receipts.

Balance from 1921 (not extended), $313.97.

Cash received during 1922 from:	
Dues	$ 106 25
Interest and dividends	7 57
Total	$ 113 82

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee	$ 10 00
Salaries	4 00
Total expenses of management	$ 14 00

(b) Miscellaneous Expenditure.

Funeral Benefits	25 00
Sick benefits	85 16
Total expenditure	$ 124 16

SLINGSBY MANUFACTURING COMPANY, LIMITED, EMPLOYEES' SICK BENEFIT ASSOCIATION.

Annual Statement for the Year Ending December, 1922.

Head Office, Brantford.

Incorporated in Ontario 16th March, 1920.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

J. J. Rowcliffe, Vice-President	Brantford.
C. B. Hitchon, Secretary	Brantford.
G. Jubber, Treasurer	Brantford.

I. Funeral Benefits.

The Society undertakes funeral benefits.
The membership at 31st December, 1922, 225.
No member died during 1922.
Total amount paid for funeral benefits, 1922, nil.

II. Sick Benefits.

The Society undertakes sick benefits.
Number of members who received sick benefits in 1922, 28.
Total amount of sick benefits paid in 1922, $599.97.
Number of weeks' sickness experienced in 1922, 150.
Amount of cash standing to credit of fund at 31st December, 1922, $572.58.

III. Assets.

Cash on deposit in Bank	$ 572 58
Total assets	$ 572 58

IV. Liabilities.—None.

V. Miscellaneous.

Thirteen assessments were made during 1922.
The books of the Society were duly audited January 22nd, 1923.
Names and addresses of the auditors: J. Layden and H. Shaw, Brantford.
No changes were made during 1922 in the organization or management, or in the Constitution or Rules in relation to benefits.
Books of account kept by Society: Minute Book, Order of Treasurer, Cash, Cheque Book.

VII. Cash Receipts.

Cash balance from 1922 (not extended), $516.93.

Assessments	$ 731 25
Interest	13 37
Total receipts	$ 744 62

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 10 00
Salaries	75 00
Postage	4 00
Total expenses of management	$ 89 00

(b) Miscellaneous Expenditure.

Sick benefits	599 97
Total expenditure	$ 688 97

SOCIETA FIGLI DI MUTUO SOCCORSO ST. ANTONIO DI OTTAWA.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Ottawa, Ont.

Organized 27th June 1907; incorporated in Ontario, 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

L. P. Cerceo, President	Ottawa.
L. Scarcella, Secretary	Ottawa.
F. Guzzo, Treasurer	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 111.
No member died in 1922 and no funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 22.
Total amount of sick benefits paid during 1922, $403.57
Number of weeks' sickness experienced in 1922, 80½.

III. Assets.

Actual cash in Bank of Ottawa, 31st December, 1922	$ 3,169 46
Mortgage	1,300 00
Total assets	$ 4,469 46

IV. Liabilities.—None.

V. Miscellaneous.

The books of the Society were duly audited for 1922, April, August and December.
Name and address of auditor for 1922: V. Cuccoro Vincenzo.
A Day Book, Ledger and Cash Book are kept by the Society.
No changes were made during 1922, in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $4,418.29.
Cash received during 1922 from:

Application fees	$ 4 00
Dues	666 50
Donation	5 00
Interest and dividends	178 01
Fines	118 23
All other	7 00
Investments (not extended), $400.00.	
Total receipts	$ 978 74

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee	$ 10 00
Rent, etc	25 00
Salaries	35 00
Supplies bought	76 00
Printing, stationery, etc	21 50
Annual meeting	6 50
Total expenses of management	$ 174 00

(b) Miscellaneous Expenditure.

Sick benefits	403 57
All other	350 00
Total expenditure	$ 927 57

SOCIETA ITALIANA DI M. S. GUGLIELMO MARCONI.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Sault Ste. Marie.

Organized May 17th, 1917; incorporated 22nd August, 1917.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

V. Vincenzatto, President	Sault Ste. Marie.
D. Greco, Secretary	Sault Ste. Marie.
G. Tallarico, Treasurer	Sault Ste. Marie.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 62.
Number of members who died during 1922, 1.
Amount of funeral benefits paid during 1922, $75.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 12.
Amount of sick benefits during 1922, $167.00.
Number of weeks' sickness experienced during 1922, 28.
Amount paid for medical attendance during 1922, $125.00.
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, $683.10.

III. Assets.

Cash value of real estate	$ 2,000 00
Cash in Imperial Bank	683 10
All other	300 00
	$ 2,983 10

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
The books were audited December, 31st, 1922.
Name and address of the auditor for 1922: A. Dionise, Sault Ste. Marie.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $473.23.
Cash received during 1922 from:

Application fees	$ 30 00
Dues	586 00
Rent	156 00
All other receipts	76 58
Total	$ 848 58

VIII. Cash Expenditures.

(a) Expenses of Management.

Registration fee	$	10 05
Supplies bought		64 50
Rent, etc.		141 06
Law costs		29 55
Total expenses of management	$	245 11

(b) Miscellaneous Expenditure.

Funeral benefits		75 00
Sick benefits		167 00
Medical attendance		125 00
All other		26 60
	$	638 71

SOCIETA DI MUTUO SOCCORSO RACALMUTESE.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Hamilton, Ontario.

Organized 1st April, 1918; incorporated 1st January, 1919.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Nicolo Borsellino, President	Hamilton.
C. Figliola, Secretary	Hamilton.
M. Licato, Treasurer	Hamilton.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1922, 76.
One member died but no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 15.
Total amount of benefits paid in 1922 in respect of sick members, $260.65.
Number of weeks' sickness experienced in 1922, 52.
Amount paid for medical attendance during 1922, $151.50.
Amount to credit of Fund, $624.45.

III. Assets.

Cash in Bank of Hamilton, Hamilton	$ 624 45

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1922.
The books of the Society were audited for 1922 on 1st January, 1923.
Books kept by the Society: Cash Book, Ledger and Minute Book.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $395.68.
Cash received during 1922 from:

Dues	$ 868 42
Total receipts	$ 868 42

VIII. Cash Expenditure.

(a) Expenses of Management.

Expenses of annual meeting	$ 24 00
Supplies bought	25 50
Rent, light, heat and taxes	36 25
Postage, etc.	19 25
Total expenses of management	$ 105 00

(b) Miscellaneous Expenditure.

Benefits to widows and orphans	122 50
Sick benefits	260 65
Medical attendance	151 50
Total	$ 639 65

SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized February 27th, 1914; incorporated in Ontario, 1st April, 1914.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

A. Gatto, President	Toronto.
M. Calderone, Financial Secretary	Toronto.
V. Gassers, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 123.
Number of members who died during 1922, none.
Amount of funeral benefits paid during 1922, nil.
Cash to credit of fund at 31st December, 1922, $3,665.97.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1922, 11.
Amount of benefits paid in 1922, $170.00.
Number of weeks' sickness experienced in 1922, 34.
Amount paid for medical attendance during 1922, $242.00.

III. Assets.

Cash in Bank of Toronto, Toronto	$ 3,665 97
Total assets	$ 3,665 97

IV. Liabilities.—None.

V. Miscellaneous.

Four assessments were made during 1922.
The accounts of the Society were duly audited January 17th, 1923.
Names and addresses of the auditors for the year 1922: A. Gatto and W. M. Cutrara, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $3,330.78.
Cash received during 1922 from:

Dues	$ 677 50
Assessments	224 50
Fines	3 50
Supplies sold	95
Interest and dividends	104 14
All other sources	10 00
Total receipts	$ 1,020 59

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fees	$ 10 00
Supplies bought	23 90
Salaries	125 00
Rent and heat, etc	60 00
Printing	26 15
Postage	11 85
Total expenses of management	$ 256 90

(b) Miscellaneous Expenditure.

Sick benefits	170 00
Medical attendance	242 00
Gratuities	16 50
Total expenditure	$ 685 40

SONS OF ABRAHAM BENEFIT SOCIETY.

Organized April 15th, 1919, and incorporated in Ontario July 1st, 1919.

HEAD OFFICE, HAMILTON.

Organized April 15th 1919, and incorporated in Ontario July 1st, 1922.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

E. Fagan, President	Hamilton.
I. Barroch, Vice-President	Hamilton.
M. Barroch, Secretary	Hamilton.
N. Grunblatt, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 50.
Two members died in 1922.
Funeral benefits paid in 1922, $160.00.

II. Sick Benefits.

Number of members who received sick benefits, 10.
Total amount of benefits paid in 1922, $132.00.
Number of weeks' sickness experienced in 1922, 22.
Amount of medical attendance during 1922, $124.50.

III. Assets.

Cash in Imperial Bank, Toronto	$ 221 19
All other	133 82
Total assets	$ 355 01

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made semi-annually.
The Society's accounts were audited July, 1922, and January, 1923.
The books of record kept are a Cash Book, Minute Book, Ledger and Abstract.
Names and addresses of the auditors for 1922: J. Kudlatz, P. Wright and J. Kohn, Hamilton
Certain changes were made in the Constitution and By-laws during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $294.15.
Cash received during 1922 from:

Application and initiation fees	$ 15 00
Dues	479 85
Assessments	75 80
Degrees and cards	13 50
Supplies sold	5 90
Donations	10 00
All other	9 00
Total receipts	$ 609 05

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee	$	10 00
Law costs		50
Printing, etc		66 70
Rent, light, heat, etc		55 00
Postage, etc		28 37
Expenses of annual meeting		17 14
Officers' salaries		62 50
All other		5 30
Total expenses of management	$	245 51

(b) Miscellaneous Expenditure.

Funeral benefits		180 00
Sick benefits		132 00
Medical attendance		124 50
Total expenditure	$	682 01

THE SONS AND DAUGHTERS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

R. G. McIntyre, Past Grand President	Toronto.
H. Weir, Grand President	Toronto.
S. Vance, Grand Vice-President	Toronto.
James Steele, Grand Secretary	Toronto.
L. H. Reid, Grand Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1922, was 704.

Number of members who died during 1922, 4.

Total amount of funeral benefits paid during 1922, $400.00

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits during 1922, 8.

Amount of sick benefits paid in 1922, $182.12.

Number of weeks' illness experienced in 1922, 45.

Amount paid for medical attendance during 1922, $541.17.

Amount of cash standing to credit of General Fund, $4,392.61.

III. Assets.

Cash value of Victory Bonds	$ 2,000 00
Cash, 31st December, 1922, in Imperial Bank, Toronto	6,132 68
All other	313 95
Total assets	$ 8,446 63

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly.

Four assessments were made during the year 1922, payable March, June, September, and December.

The Society's accounts were duly audited February 18th, 1923.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1922: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1922 in the organization or management of the Society.

No changes were made in the Constitution and Rules, in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), Grand Body, $4,392.61; Subordinate, nil.

	Grand Body
Cash received during 1922 from:	
Assessments	$ 1,075 35
Supplies sold	11 10
Interest	148 62
Donation	872 00
Proceeds from concert	1,633 00
Totals	$ 3,740 07

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee	$ 10 00
Expenses of meeting	46 19
Supplies bought	52 75
Postage, etc	39 48
Travelling expenses	12 00
Printing	171 85
Rent, etc	15 00
All other	938 78
Total expenses of management	$ 1,286 05

(b) Miscellaneous Expenditure.

Funeral benefits	400 00
Grand totals	$ 1,686 05

SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Niagara Falls, Ont.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

A. D'Agostino, President	Niagara Falls.
G. Carami, Secretary	Niagara Falls.
R. De Lucia, Treasurer	Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 52.
No member died during 1922, and no funeral benefits were paid.
Amount standing to credit of Fund, $150.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 8.
Total amount of sick benefits paid during 1922, $180.00.
Number of week's sickness experienced during 1922, 36.
Amount paid for medical attendance, $100.00.
Amount standing to credit of Fund, $525.80.

III. Assets.

Cash in Imperial Bank, Niagara Falls	$	675 80
Total assets	$	675 80

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every month. Twelve assessments were made during 1922.
The books of the Society were duly audited January 22nd, 1923.
Three books of record are kept.
Name and address of auditor of accounts for 1922: D. Rocco De Lucia, Niagara Falls.
Lucia, Niagara Falls.
No changes were made during 1922 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $435.38.
Cash received during 1922 from:

Application fees	$	10 00
Initiation fees		5 00
Dues		542 00
Interest and dividends		12 20
All other		10 22
Total	$	579 42

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fees	$	10 00
Rent, light, heat, etc		42 00
Postage		7 00
Expenses of management	$	59 00

(b) Miscellaneous Expenditure.

Sick benefits		180 00
Medical attendance		100 00
	$	339 00

SONS OF JACOB BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized 5th August, 1918; incorporated in Ontario, August 7th, 1918.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

H. Bolter, Chairman	Toronto.
H. Cohen, Treasurer	Toronto.
M. Zimmerman, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 295.
One member died during 1922.
Funeral benefits paid in 1922, $206.00.
Amount of funeral benefits during 1922, for member's father, $25.00.
Total amount standing to credit of fund at 31st December, 1922, $1,197.01.

II. Sick Benefits.

Number of members who received sick benefits, 1922, 10.
Total amount paid in respect of sick members in 1922, $273.00.
Number of weeks' sickness experienced in 1922, 45½.
Amount paid for medical attendance, $452.60.
Total amount standing to credit of fund at 31st December, 1922, $892.90.

III. Assets.

Cash on hand	$ 140 09
Cash value of real estate	3,058 96
Cash value of bonds etc.	306 24
Cash in Royal Bank	843 05
Cash in Dominion Bank	1,106 77
All other	412 00
Total assets	$ 5,867 11

IV. Liabilities.—$270.00.

V. Miscellaneous.

Society's books were duly audited quarterly during 1922.
No assessment was made in 1922.
The books of record are: Cash Book, Day Book and Ledger.
Names and addresses of auditors for 1922 were as follows: J. J. Glass, P. Levy and M. Sukopsky, Toronto.
Amount of bond of Secretary, $100.00.
Amount of bond of Treasurer, $200.00.

VII. Cash Receipts.

	Grand Body	Women's Auxiliary
Cash balance from 1921, (not extended), $2,405.08.		
Cash received during 1922 from:		
Application fees	$ 74 00	....
Initiation fees	215 00	$ 16 00
Dues	1,978 50	338 85
Supplies sold	25	9 90
Donations	121 00	....
Interest and dividends	24 12	6 31
All other	605 76	876 69
Total	$3,018 63	$1,247 75

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee	$ 10 00	....
Rent, light, heat and taxes	112 50	$ 32 00
Managing officers' salaries	225 00	....
Printing, stationery and advertising	154 91	120 64
Other expenses	56 00	....
Total expenses of management	$ 558 41	$ 152 64

(b) Miscellaneous Expenditure.

Payment for burial ground	204 30	....
Funeral benefits	175 00	101 50
Sick benefits	273 00	....
Medical attendance	452 60	....
Gratuities	285 00	100 00
Donations	55 35	350 95
All other	657 61	....
For investments $50.00.		
Total	$2,661 27	$ 705 09

SONS OF LITHUANIA BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ont.

Incorporated 8th December, 1914.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. Maila, President	Toronto.
V. Ciurinskas, Vice-President	Toronto.
J. Petrovitch, Secretary	Toronto.
J. Burniskas, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken, with a membership of 44.
Number of members who died during 1922, one.
Amount of funeral benefits paid during 1922, $150.00
Two members' wives died and funeral benefits amounting to $150.00 were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 7.
Amount of sick benefits paid during 1922, $77.00.
Number of weeks' sickness experienced during 1922, 11.
Amount paid for medical attendance, nil.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, $364.96.

III. Assets.

Actual cash on hand	$ 90 71
Cash in Imperial Bank, Toronto	274 25
Total	$ 364 96

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every month.
Twelve assessments were made during 1922.
Names and addresses of auditors for 1922: A. Morkis and F. Steekus, Toronto
The books of the Society were duly audited 24th February, 1923.
Certain changes were made in the Constitution during 1922.
Bond of Treasurer, $50.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $440.16.
Cash received during 1922 from:

Initiation fees	$ 12 00
Dues	251 00
Assessments	93 75
Fines	25
Donations	4 00
Degrees and cards	2 80
Interest and dividends	14 64
All other sources	28 50
Total	$ 406 94

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Supplies bought	$ 10 65
Registration fee	10 00
Rent, etc	24 00
Expenses of annual meeting	5 50
Managing officers' salaries	27 50
Postage	1 78
All other	25 71
Total expenses of management	$ 105 14

(b) Miscellaneous Expenditure.

Funeral benefits	300 00
Sick benefits	77 00
Total	$ 482 14

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. H. Garlick, President	Toronto.
F. C. Ward, Vice-President	Toronto.
R. E. Maxwell-Davis, Secretary	Toronto.

I. Funeral Benefits.

Number of members who died during 1922, none.
Total amount of funeral benefits paid, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 18.
Number of members of the Society who received sick benefits during 1922, 2.
Total amount of benefits paid in 1922, $30.30.
Number of weeks' sickness experienced in 1922, 6.
Total amount of cash standing to credit of Sick Fund at 31st December, 1922, $251.96.

III. Assets.

Cash value of bonds, debentures, etc	$ 1,300 00
Cash in Bank of Montreal, Toronto	251 96
All other	6 60
Total assets	$ 1,558 56

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly. Twelve such assessments were made in 1922.
The Society's accounts were duly audited on December 22nd, 1922.
Name and address of auditor for 1922: H. J. G. Ferguson, Toronto.
The books of record kept are a Ledger, Minute and Cash Book.

VII. Cash Receipts.

Cash Balance, 31st December, 1922, $75.69.
Cash received during 1922 from:

Assessments	$ 168 65
Interest and dividends	65 20
All other	6 60
Total receipts	$ 240 45

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fees	$ 20 00
Total expenses of management	$ 20 00

(b) Miscellaneous Expenditure.

Per capita tax	7 28
Sick benefits	30 30
Total expenditure	$ 57 58

STAR OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Niagara Falls, Ont.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

T. Zozza, President	Niagara Falls.
D. Vecchio, Secretary	Niagara Falls.
R. Damato, Treasurer	Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 103.
One member died during 1922.
Funeral benefits paid during 1922, $150.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 2.
Amount paid for sick benefits, $394.45.
Number of weeks' sickness experienced, 79.
Amount paid for medical attendance, $185.47.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922, $1,688.62.

III. Assets.

Cash value of real estate	$ 530 00
Cash deposited in bank	2,065 19
Total assets	$ 2,595 19

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are monthly.
The Society's accounts were audited quarterly during 1922.
The books of record kept are as follows: Cash Book, Minute Book, Treasurer's Certificate Book, etc.
Names and post office addresses of the auditors of accounts of 1922: Frank Mottollo, J. Polano, G. Giordono, Niagara Falls.
Certain changes were made in regard to sick benefits during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,979.66.
Cash received during 1922 from:

Application fees	$ 98 00
Dues	601 89
Assessments	179 00
Supplies	20 50
Interest	45 35
Donation	295 36
From investments (not extended), $240.00.	
Total receipts	$ 1,240 10

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$ 11 00
Supplies bought	60 80
Rent, etc	18 00
Other expenses	44 85
Total expenses of management	$ 134 65

(b) Miscellaneous Expenditure.

Funeral benefits	150 00
Sick benefits	394 45
Medical attendance	185 47
For investment (not extended), $530.00.	
Grand Total	$ 864 57

STASZOWER BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Head Office, Toronto, Ontario.

Incorporated 8th April. 1918.

The Executive Officers of the Association at the 31st December, 1922, were as follows:

J. Jolowsky, President	Toronto.
W. Weinstock, Vice-President	Toronto.
Z. Solnik, Treasurer	Toronto.
S. Sonenberg, Secretary	Toronto.

I. Funeral Benefits.

Total membership at 31st, December, 1922, 65.
Amount paid for members' wives in 1922, $35.00.
Funeral Benefits re children, $14.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 5.
Amount of sick benefits paid during 1922, $126.00.
Number of weeks' sickness experienced during 1922, 21.
Medical attendance, $309.84.
Total cash standing to the credit of the fund at 31st December, 1922, $249.34.

III. Assets.

Cash on hand	$	151 03
Cash in Dominion Bank		236 88
All other		293 39
Total assets	$	681 30

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made when necessary.
No assessments were made during 1922.
The books were duly audited 14th May, 1923.
Name and address of the auditor for 1922: A. Greben, Toronto.
The following books of record are kept: Cash Book, Day Book and Record Book.
No changes were made during 1922 in the Constitution and Rules.

VII. Cash Receipts.

Cash balance, 31st December, 1921, $711.14.
Cash received during 1922 from:

Dues	$	598 13
Total receipts	$	598 13

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Printing	$	39 41
Officers' salaries		77 55
Postage		26 17
Total expenses of management	$	143 13

(b) Miscellaneous Expenditure.

Funeral Benefits		49 00
Sick Benefits		126 00
Medical attendance		309 84
Grand total	$	627 97

STEEL COMPANY OF CANADA, LTD., EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONT.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

A. Bramhall, President	Hamilton.
F. C. Willis, Vice-President	Hamilton.
J. L. Hopkin, Treasurer	Hamilton.
G. W. Brent, Secretary	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 1,850.
Ten members died during 1922.
Amount paid for funeral benefits during 1922, $2,000.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 968.
Amount paid for sick benefits during 1922, $7,137.20.
Number of weeks' sickness experienced during 1922, 1,200.
Amount paid for medical attendance during 1922, $3,806.20.
Amount of cash standing to credit of Sick Fund, $3,709.16.

III. Assets.

Cash value of bond	$ 2,000 00
Cash in Royal Bank, Hamilton	1,709 16
Total	$ 3,709 16

IV. Liabilities.—None.

Amount of unpaid funeral benefits	$ 850 00

V. Miscellaneous.

Dues are paid twice a month by the members.
Number of assessments made during 1922, 24.
The accounts of the Society were audited every quarter.
The books of record and account are Minute Book, Cash Book and Journal.
Names and addresses of the auditors for 1921: J. Love and J. Dill, Hamilton.
Certain changes were made in the By-laws of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $2,043 44.
Cash received during 1922 from:

Dues	$ 16,155 75
Interest and dividends	146 58
Donation	250 00
Total receipts	$ 16,552 33

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee	$	10 00
Officers' salaries and officers' and auditors' fees		430 00
Expenses of annual meeting		80 25
Printing		112 74
Supplies bought		78 58
Total expenses of management	$	711 57

(b) Miscellaneous Expenditure.

Hospital		1,184 70
Funeral benefits		2,000 00
Sick benefits		7,137 20
Medical attendance		3,806 20
Per capita tax		3 50
	$	14,843 17

THEATRICAL MUTUAL ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 472 DOVERCOURT ROAD, TORONTO.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

W. Leake, President	Toronto.
S. Y. Meredith, Recording Secretary	Toronto.
James Lydon, Treasurer	Toronto.
L. Erskin, T. Hutchinson, Sr. Chas. Horsewell, } Finance Committee	Toronto.

I. Funeral Benefits.

Total membership of Society, 160.
Number of members who died during 1922, 1.
Amount of funeral benefits paid during 1922, $250.00
Amount standing to credit of Fund, $22,904.86.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1922, 11.
Total amount of sick benefits paid during the year 1922, $369.00.
Number of weeks' sickness experienced, 53.
Medical attendance, $240.00.
Amount of cash standing to credit of Sick Benefit Fund, $76.89.

III. Assets.

Bonds, debentures	$22,546 00
Bank of Commerce, Toronto	312 02
Canada Permanent Mortgage Corporation	358 86
Totals	$23,216 88

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited quarterly during 1922.
Auditor for the year: Arthur Reid, Toronto.
Certain changes were made in the Constitution and By-Laws during 1922.
Books of account kept by the Association are: Blotter and Ledger.
Amount of bond of Treasurer, $500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,286.40.
Cash received during 1922 from:

Application, initiation fees and dues	$ 1,267 04
Interest and dividends	1,188 18
All other sources	1,525 08
Total receipts	$ 3,980 30

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Commission and organization expenses	$ 80 00
Registration	10 00
Supplies bought	....
Rent, light, heat and taxes	36 00
Salaries, officers' and auditors' fees	213 00
Printing, stationery and advertising	29 12
Postage, etc	10 10
Premium for guarantee of lodge officer	5 00
All other	448 60
Total expenses of management	$ 831 82

(b) Miscellaneous Expenditure.

Funeral benefits	250 00
Sick benefits	369 00
Medical attendance	240 00
Gratuities to distressed members	105 00
Expenditure other than foregoing	800 00
Total expenditure	$ 2,595 82

For investments (not extended), $2,000.

THEATRICAL MUTUAL ASSOCIATION OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONT.

Organized 20th February, 1907; incorporated in Ontario, 26th February, 1907.

The Executive Officers of the Association at the 31st December, 1922, were as follows:

F. E. Baldassari, President	Hamilton.
H. C. Stroud, Recording Secretary	Hamilton.
Alex. Anderson, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 69.
One member died during 1922, and funeral benefits were paid, $50.00.

II. Sick Benefits.

No. of members who received sick benefits during 1922, 2.
Total amount of sick benefits paid during 1922, $20.00.
Number of weeks' sickness experienced during 1922, 4.
Amount paid for medical attendance during 1922, $106.87.
Total amount of cash standing to credit of Fund at 31st December, 1922, $2,484.68.

III. Assets.

Cash in Molsons Bank, 31st December, 1922	$ 2,484 68
Cash in Dominion Bank, 31st December, 1922	53 07
Total assets	$ 2,537 75

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1922.

The books of the Society were duly audited, February 10th, 1923.

The following books of record are kept: Cash Book and Ledger.

Name and address of auditor of accounts of 1922: W. A. James, Hamilton.

No changes were made during 1922 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, $1,500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $2,076.59.
Cash received during 1922 from:

Application and Initiation fees	$	100 00
Dues		390 50
Interest		88 70
Supplies sold		8 18
Received from repayment of loan (not extended), $300.00.		
Total	$	87 38

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Per capita tax	$	29 50
Registration fee		10 00
Rent, light and heat		28 00
Supplies bought		47 65
Salaries		60 00
Postage, etc		3 50
Expenses of management	$	178 65

(b) Miscellaneous Expenditure.

Funeral benefits		50 00
Sick benefits		20 00
Medical attendance		106 87
All other		62 70
Flowers		8 00
Total expenditure	$	426 22

TORONTO CIVIC EMPLOYEES BENEVOLENT ASSOCIATION

Annual Statement for the Year ending 31st December, 1922.

Head Office, Toronto.

Incorporated, July 10th, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. J. Mitchell, President	Toronto.
A. Duncan, Secretary	Toronto.
M. Orr, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken with a membership of 408.
Number of members who received sick benefits during 1922, 2.
Amounts of funeral benefits paid during 1922, $300.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 74.
Amount of sick benefits paid during 1922, $837.60.
Number of weeks' sickness experienced during 1922, 236.
Amount paid for medical attendance during 1922, $293.45.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, $5,855.66.

III. Assets.

Bonds	$ 7,600 00
Cash in banks	4,242 32
Cash on hand	189 12
Total	$ 12,031 44

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made on death of a member.
Two assessments were made during 1922.
The books of the Society were duly audited quarterly in 1922.

Names and addresses of the auditors for 1922 were as follows: T. Hilton, R. Iver and A. G. Stanley, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $2,643.04.
Cash received during 1922 from:

Initiation fees	$ 64 25
Dues	1,531 75
Interest	546 36
All other	991 61
Total	$ 3,133 97

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$	10 00
Salaries		293 02
Printing		83 57
Postage, telephones, etc.		21 75
Premium guarantee		......
Rent, light, heat, etc.		93 02
Total expenses of management	$	501 36

(b) Miscellaneous expenditure.

Funeral benefits		300 00
Medical attendance		293 45
Sick benefits		837 60
All other expenditure		255 96
Total	$	2,188 37

TORONTO FIREMEN'S BENEFIT FUND.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, City Hall, Toronto, Ont.

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. Gibbons, Chairman	Toronto.
H. G. Swalm, Secretary	Toronto.
Geo. H. Ross, Treasurer	Toronto.

II. Movement in Insurance Certificates.

Number of members, December 31st, 1922, 595.

III. and IV. Sick and Funeral Benefits.

No sick benefits or funeral benefits are undertaken.

V. Assets.

Cash value of bonds, debentures, etc	$ 649,166 18
Cash in Bank of Toronto, Toronto	35,054 06
Interest accrued on bonds	8,404 55
Total	$ 692,624 79

VI. Liabilities.—No information.

VII. Miscellaneous.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited by the city auditors, December 31st, 1922: by S. C. Scott, Toronto.

No changes were made in the by-laws during 1922.

VIII. Cash Receipts.

Balance from 1921 (not extended), $28,066.06.

Cash received during 1922 from:

Assessments	$ 58,843 22
Interest	33,756 31
Fines	35 00
Donations	1,270 00
City grant	32,300 00
Total receipts	$ 126,204 53

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registry fee	$ 100 00
Clerk hire and sundry expenses	500 00
Supplies etc	31 34
Total expenses of management	$ 631 34

(b) Miscellaneous Expenditure.

Retiring allowances	649 51
Benefits to widows	1,500 00
Pensions	23,114 40
For investments (not extended), $100,673.02.	
Total expenditure	$ 25,895 25

TORONTO HEARTS OF OAK MEDICAL AGENCY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario 7th November, 1919.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. H. Stock, President	Toronto.
A. F. Le Brun, Treasurer	Toronto.
Francis C. Babbage, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 107.
No funeral benefits were paid during 1922.

II. Sick Benefits.—None.

III. Assets.

Cash on hand	$	14 27
Cash in Dominion Bank, Toronto		127 11
Total assets	$	141 38

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1922.

The books of the Society were duly audited for 1922 on January 1st, 1923.

Names and post office address of the auditors for 1922: E. R. Marks and A. T. Chapman, Toronto.

Books of record kept by the Society: Income and Expenditure Book and Contribution Book.

No changes were made during 1922 in the Constitution of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $174.03.

Cash received during 1922 from:

Initiation fees	$	4 50
Dues		351 95
Supplies bought		2 50
Interest and dividends		3 50
Donations		16 25
All other		17 65
Total receipts	$	396 35

VIII. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	$	10 00
Law costs		1 00
Travelling expenses		5 00
Rent, light, heat and taxes		51 88
Managing officers' salaries		30 00
Printing, stationery, advertising, etc		37 00
Postage, telephones, telegrams and express		44 75
Supplies bought		3 25
Total expenses of management	$	182 88

(b) Miscellaneous Expenditure.

Medical attendance		146 00
Gratuities		9 50
All other		90 62
Grand total	$	429 00

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated 17th February, 1899.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Brody, President	Toronto.
B. Skidletsky, Vice-President	Toronto.
S. Hyman, Treasurer	Toronto.
D. Pullan, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 235.
One member's wife died during 1922, and funeral benefits were paid amounting to $40.00.
Total cash standing to credit of Sick and Funeral Fund, $3,589.70.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 20.
Amount paid for sick benefits during 1922, $426.00.
Number of weeks' sickness experienced during 1922, 71.
Amount paid for medical attendance during 1922, $874.74.

III. Assets.

Cash value of real estate	$ 5,100 00
Cash value of mortgages	1,700 00
Cash value of bonds	1,000 00
Cash in hands of Treasurer	99 20
Cash on deposit in Bank of Nova Scotia, Toronto	3,490 50
Total assets	$ 11,389 70

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are paid not more than once a year.
The Society's accounts were duly audited in November, 1922.
Books of record kept by the Society are: Cash Book, Ledger and Record Book.
The auditors of accounts for 1922 were: K, Jaffey and P. Rosenthal, Toronto.
No changes were made during 1922 in the organization, management, constitution and rules of the Society in relation to benefits.
Amount of bond of Treasurer, $25.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $3,201.30.
Cash received during 1922 from:

Application fees	$ 51 00
Initiation fees	48 00
Dues, doctors' fees and cemetery fees	3,369 56
Supplies	61 95
Interest and dividends	202 63
All other	11 10
Total receipts	$ 3,744 24

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Social fund	$ 228 75
Registration fees	10 00
Rent, light and heat	56 25
Officers' salaries	285 00
Printing, stationery, etc	191 48
Postage, phones, telegrams and express	86 23
Relief Fund	291 05
Hospital Fund	228 75
Charity	139 00
Cemetery Board	243 95
All other	254 64
Total expenses of management	$ 2,015 10

(b) Miscellaneous Expenditure.

Funeral benefits	40 00
Sick benefits	426 00
Medical attendance	874 74
Total expenditure	$ 3,355 84

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ontario.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Gordon, President	Toronto.
J. Greenspoon, Treasurer	Toronto.
H. E. Rockmaker, Financial Secretary	Toronto.
P. Feld, Recording Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 145.
Number of members of the Society who died during 1922, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 6.
Amount paid for sick benefits during 1922, $226.00.
Number of weeks' sickness experienced during 1922, 25.
Amount paid for medical attendance during 1922, $434.65.

III. Assets.

Real estate	$ 1,500 00
Victory bonds	500 00
Cash in Royal Bank	1,816 11
Total	$ 3,816 11

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited in 1922, January 14th, 1923.
Names and addresses: H. Einhorn and B. Speigel, Toronto.
The books of record or account kept are: Record Book, Ledger, etc.
No changes were made in 1921 in the Constitution and Rules of the Society in relation to benefits.
Amount of bond of Secretary, $100.00.
Amount of bond of Treasurer, $100.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,767.78.
Cash received during 1922 from:

Application fees	$ 30 00
Dues	1,335 98
Interest	49 00
Total receipts	$ 1,414 98

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee	$ 3 00
Salaries	200 00
Supplies bought	100 00
Rent, light heat and taxes	160 00
Printing, stationery and advertising	98 00
Postage	70 00
Total expenses of management	$ 631 00

(b) Miscellaneous Expenditure.

Sick benefits	226 00
Medical attendance	434 65
Gratuities	75 00
Total expenditure	$ 1,366 65

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

Annual Statement of Benefit Department for the Year Ending 31st December, 1922.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. E. Jarrott, President	Toronto.
J. Weatherburn, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 1,295.
Numbers of members who died during 1922, 1.
Amount of funeral benefits paid in 1922, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 28.
Amount of benefits paid in 1922, in respect of sick members, $321.00.
Number of weeks' sickness experienced in 1922, 107.
Amount of cash to credit of Sick and Funeral Fund, 31st December, 1922, $3,132.69.

III. Assets.

Cash on hand	$ 344 23
Cash value of real estate	40,000 00
Cash in Imperial Bank	12,350 86
Furniture, etc.	2,500 00
Total assets	$ 55,195 09

IV. Liabilities.—$408.68.

V. Miscellaneous.

Dues are payable quarterly by the members.
The books of the Society were audited quarterly in 1922.
Books of record or account kept: Ledger and Blotter and Cash Book.
The name and post office address of the auditor for 1922 was as follows: Norman B. McLeod, Toronto.
Certain changes were made during 1922 in the Constitution and Laws in relation to benefits.
Amount of bond Secretary-Treasurer, $1,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $12,302.17.
Cash received during 1922 from:

Initiation fees	$ 3,357 50
Dues	7,862 55
Interest and dividends	335 37
Fines	290 00
Supplies sold	99 00
Rent	1,928 00
All other sources	827 70
Repayment of loan ($16.20).	
Total	$ 14,700 12

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Expenses of annual meeting	$ 40 00
Registration fee	10 00
Janitor	600 00
Interest	130 00
Rent, light, heat and taxes	1,531 62
Managing officers' salaries and auditors' fees	2,745 00
Printing, etc.	1,087 32
Travelling expenses (convention)	495 00
Postage, telegrams, etc.	273 25
All others	1,409 90
Total	$ 8,322 09

(b) Miscellaneous Expenditure.

Per capita tax and levies	1,171 81
Sick benefits	321 00
Gratuities	81 50
Total disability benefits	365 00
All other	62 00
Paid for investments (not extended), $4,000.00.	
Total expenses	$ 10,323 40

TORONTO HYDRO-ELECTRIC SYSTEM EMPLOYEES' MUTUAL BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ontario.

Incorporated in Ontario, March 5th, 1914.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. J. Rodgers, President	Toronto.
C. Gilliatt, Vice-President	Toronto.
Edward Felton, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 161.
Three members died during 1922.
Funeral benefits paid during 1922, $120.00.
Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1922, $100.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 41.
Amount paid for sick benefits, $521.19.
Number of weeks' sickness experienced, 137.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922, $100.00.

III. Assets.

Cash on hand	$ 1 46
Cash deposited in Imperial Bank, Toronto	200 00
Total assets	$ 201 46

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made twice a month.
Twenty-four assessments were made during 1922.
The Society's accounts were audited, December 9th, 1922.
The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurer's Receipt Book.
Names and post office addresses of the auditors of accounts of 1922: R. Manser and W. G. Wildey, Toronto.
No changes were made in the Constitution and By-laws during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $201.15.
Cash received during 1922 from:

Application fees	$ 10 50
Assessments	972 50
Interest	9 75
Total receipts	$ 992 75

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Law costs	$ 1 50
Registration fees	10 00
Salaries	26 25
Printing	20 00
Supplies bought	4 75
Total expenses of management	$ 62 50

(b) Miscellaneous Expenditure.

Funeral benefits	120 00
Sick benefits	521 19
Dividends to members	288 75
Grand total	$ 992 44

TRANSPORTATION CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated 12th July, 1917.

The executive officers of the Society at the 31st December, 1922, were as follows:

T. Symington, President	Toronto.
M. Macdonald, Treasurer	Toronto.
W. J. Hotrum, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 166.
Number of members who died during 1922, none.
Amount of funeral benefits paid during 1922, nil.
Cash standing to credit of fund at 31st December, 1922, $629.61.

II. Sick Benefits.—None.

III. Assets.

Cash in Merchants Bank, Toronto	$ 656 36
Total assets	$ 656 36

IV. Liabilities.—None.

V. Miscellaneous.

One assessment was made during 1922.

The accounts of the Society were duly audited 20th December, 1922.

Name and addresses of the auditors for the year 1922: F. R. Clarke and F. R. Caldwell, Toronto.

Books kept by Society: Ledger, Cash Book, Minute and Record Books.

No changes were made in the Constitution and By-laws of the Society.

Bond of Treasurer, $1,000.00.

VI. Cash Receipts.

Cash balance (not extended), $499.08.

Cash received during 1922 from:

Application fees	$ 18 00
Dues	720 00
Interest	17 72
All other sources	32 00
Total receipts	$ 787 72

VII. Cash Expenditure.

Registration fee	$ 10 00
Printing, Stationery and advertising	33 40
Postage, telephones, telegrams and express	8 60
Guarantee premiums	5 00
Annual outing	420 52
All other	152 92
Total expenses of management	$ 630 44

TORONTO POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, POLICE HEADQUARTERS, TORONTO.

Organized in January, 1882; incorporated 2nd March, 1882.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. J. Elliott, Chairman	Toronto.
D. H. Gordon, Secretary	Toronto.
S. J. Dickson, Treasurer	Toronto.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof:		
Contracts in force, 31st December, 1922		822
New contracts taken during 1922		35
		857
Deductions:		
Contracts matured in 1922	8	
Contracts cancelled	4	
Contracts surrendered	24	
Contracts lapsed	1	
		37
Net endowment contracts on foot, 31st December, 1921		820

V. Assets.

Mortgages	$ 35,000 00
Bonds, debentures, etc.	1,103,719 92
Cash on deposit in Imperial Bank, Toronto	5,720 04
Total assets	$ 1,144,439 96

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1922: None.

Twenty-three assessments were made during the year 1922, payable the 1st and 16th days of each month.

The Society's accounts for the year 1922 were duly audited on the 15th day of January, 1923.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1922 were H. W. Percy, Toronto, and J. M. Matson, Toronto.

No changes were made during the year 1922 in the Constitution and Rules of the Society in relation to assessments and pensions.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $14,555.66.	
Cash received during 1922 from:	
Assessments	$ 109,395 68
Interest and dividends	52,942 57
Fines	1,036 88
Donation	10,000 00
Criminal justice money	1,725 30
Other sources	11,569 03
Cash received from investment (not extended), $810.56.	
Total receipts	$ 186,669 46

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Printing, stationery, etc	$	525 10
Total expenses of management	$	525 10

(b) Miscellaneous Expenditure.

Pensions or payments in the nature thereof		94,635 94
Benefits to widows and orphans		3,283 97
Refund of sick stoppages		563 30
Refund criminal justice		1,596 75
All other expenditure		299 85
For investments (not extended), $95,410.73.		
Total expenditure	$	100,904 91

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Church Street, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893, re-incorporated in Ontario, 26th April, 1897.

The executive officers of the Society at the 31st December, 1922, were as follows:

B. Merson, President	Toronto.
W. D. Robbins, Secretary-Treasurer	Toronto.
Jos. Gibbons, Business Agent, (Labor Temple)	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the International body. Membership of local body, 3,131.

Number of members who died during 1922, 18.

Amount of funeral benefits paid in respect of deceased members, $15,950.50.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 511.

Total amount of benefits paid in 1922, in respect to sick members, $8,966.50.

Number of weeks' sickness experienced during 1922, 898 6-7.

Amount paid for medical attendance during 1922, $1,647.70.

Amount standing to credit of Sick Fund, 31st December, 1922, $8,046.34.

III. Assets.

Cash in Home Bank of Canada, 31st December, 1921	$ 8,046 34
Total	$ 8,046 34

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid monthly.

The Society's books were audited quarterly in 1922.

Name and address of the auditor for 1922 was as follows: Geo. Coney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

No changes were made during 1922, in the Constitution and Rules.

Amount of bond of Secretary-Treasurer, $1,000.00.

VII. Cash Receipts.

Cash balance, 31st December, 1921 (not extended), $5,745.54.

Cash received during 1922, from:

Dues	$ 12,915 00
International Union	15,950 00
Total receipts	$ 28,865 00

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

All expenses of management are paid from the general fund.

(b) Miscellaneous Expenditure.

Funeral benefits (paid by International)	$ 15,950 50
Sick benefits	8,966 50
Medical attendance	1,647 70
Total expenditure	$ 26.564 70

TORONTO TYPOGRAPHICAL UNION, NO. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized in 1884; incorporated in Ontario, 13th September, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

Andrew Gerrard, President	Toronto.
J. Desmond, Vice-President	Toronto.
George Murray, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by this Society, the total membership of which is 1,277.
Number of members who died during 1922, 13.
Amount of funeral benefits paid in 1922, $600.00.
Total cash standing to credit of Sick and Funeral Fund, 31st December, 1922, $2,643.20.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 55.
Amount of sick benefits paid in 1922, $1,050.00.
Number of weeks' sickness experienced in 1922, 175.

III. Assets.

War Loan Bonds	$ 2,000 00
Sick and Funeral Fund (Imperial Bank)	2,643 20
	$ 4,643 20

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

The Society's books were audited during 1922, quarterly.

Names and addresses of auditors for 1922, were as follows: W. R. Steep, Mr. Myland and F. MacNeillie, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's ledgers, Treasurer's Cash Book and Ledger.

No changes were made in the rules relating to sick benefits.

Amount of bond of Secretary-Treasurer, $1,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $1,757.98.
Cash received during 1922 from:

Dues	$ 2,457 85
Interest	176 47
Total receipts	$ 2,634 32

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:
All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Funeral benefits (subordinate)	$ 600 00
Sick benefits	1,050 00
All other	99 10
Funeral benefits ($3,397.36 paid by International)	
Total expenditure	$ 1,749 10

THE VERITY PLOW RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, BRANTFORD, ONTARIO.

Organized 24th August, 1899; incorporated 6th September, 1899.

The executive officers of the Society at the 31st December, 1922, were as follows:

Charles F. Verity, Hon. President	Brantford.
J. Vanstone, President	Brantford.
Geo. Gilloch, First Vice-President	Brantford.
J. A. Horning, Second Vice-President	Brantford.
Charles Carter, Secretary	Brantford.
F. J. Waterson, Treasurer	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 240.
Number of members who died during 1922, 1.
Amount paid for funeral benefits, $60.00.
Four members wives died and $120.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 54.
Amount of benefits paid during 1922, $1,125.01.
Number of weeks' sickness experienced in 1922, 215.
Total amount to credit of Sick and Funeral Benefit Fund, $2,463.90.

III. Assets.

Cash held by Treasurer (Verity Plow Co.)	$ 2,463 90
Total	$ 2,463 90

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks.
Number of assessments made during 1922, 13.
The Society's accounts were audited January 19th, 1923.
Names and addresses of the auditors of accounts for 1922: H. W. Styles, Echo Place; and S. Batson, Brantford.
Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.
No changes were made during 1922 in the organization or management or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1922 (not extended) $2,434.53.
Cash received during 1922 from:

Dues	$ 698 25
Interest	142 90
Donation (Verity Plow Co., Ltd.)	698 25
Total	$ 1,539 40

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee	$	10 00
Law costs		1 00
Officers' salaries, etc.		185 00
Printing, stationery and advertising		9 02
Total expenses of management	$	205 02

(b) Miscellaneous Expenditure.

Funeral benefits		180 00
Sick benefits		1,125 01
Grand total	$	1,510 03

WAITRESSES CLUB

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated in Ontario, 9th May, 1922.

The executive officers of the Society at the 31st December, 1922, were as follows:

A. Nicholson, President	Toronto.
J. Johns, Business Agent	Toronto.
V. Shunck, Treasurer	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.
The membership at 31st December, 1922, 95.
Total amount paid for funeral benefits, nil.

II. Sick Benefits.

The Society undertakes sick benefits.
Number of members who received who sick benefits in 1922, 2.
Total amount of sick benefits paid in 1922, $39.00.
Number of weeks' sickness experienced in 1922, 13.

III. Assets.

Cash on hand	$ 206 97
Total assets	$ 206 97

IV. Liabilities.—None.

V. Miscellaneous.

The books of the Society were duly audited December 15th, 1922.
Names and addresses of the auditors: M. Pardoe and B. Fletcher, Toronto.
No changes were made in 1922 in the organization or management, or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), nil.
Cash received during 1922 from:

Dues	$ 564 50
Initiation fees	56 00
Total receipts	$ 620 50

VIII. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1922 for:

Supplies	$ 10 37
Rent, light, etc.	230 21
Printing, etc.	39 95
Postage	51 45
All other	7 00
Donation	25 70
Total expenses of management	$ 364 68

(b) Miscellaneous Expenditure.

Sick benefits	39 00
All other	5 00
Total expenditure	$ 408 68

WILLYS-OVERLAND EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized March 29th, 1920: incorporated April 7th, 1920.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. B. Evans, President	Toronto.
J. MacArthur, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1922, 202.
No member of the Society died during 1922.
Total amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 94.
Amount of benefits paid in 1922 in respect of sick members, $1,499.00.
Number of weeks' sickness experienced in 1922, 249.
Total amount of cash standing to credit of fund at 31st December, 1922, $2,483.57.

III. Assets.

Cash in Bank of Commerce (savings)	$ 176 66
Cash in Bank of Commerce (current)	2,306 91
Total assets	$ 2,483 57

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every two weeks.
Twenty-five assessments were made during 1922.
The books of the Society were audited January 4th, 1923.
Names and addresses of the auditors for 1922: A. Stewart and H. Porter, Toronto.
Certain changes were made in the By-laws of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $2,027.66.

Dues	$ 2,060 10
Interest and dividends	58 81
Total receipts	$ 2,118 91

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fees	$ 10 00
Salaries	150 00
Postage	4 00
	$ 164 00

(b) Miscellaneous Expenditure.

Sick benefits	1,499 00
	$ 1,663 00

YOUNG MEN'S HEBREW ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ontario.

Incorporated in Ontario 2nd June, 1923.

The executive officers of the Society at the 31st December, 1922, were as follows:

I. Gold, President	Toronto.
M. Ross, Vice-President	Toronto.
S. Zaid, Treasurer	Toronto.
Harry Zweig, Financial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 42.
No members died during 1922.
Amount of funeral benefits during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 4.
Amount paid for sick benefits during 1922, $152.00.
Number of weeks' sickness experienced during 1922, 19.
Amount paid for medical attendance during 1922, $$77.50.

III. Assets.

Value of real estate	$ 450 00
Cash value of bonds	600 00
Cash deposited in Bank of Montreal	878 23
Total assets	$ 1,928 23

IV. Liabilities.—No information.

V. Miscellaneous.

Assessments are made yearly.

The Society's accounts were audited January 2nd, 1923.

The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.

Names and addresses of the auditors for 1922: D. Fine and M. Ross.

No changes were made during 1922 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, $25.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $970.12.

Cash received during 1922 from:

Dues	$ 471 70
Interest and dividends	53 79
Total receipts	$ 525 49

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid out during 1922 for:		
Per capita tax	$	18 00
Expenses of annual meeting		75 00
Commission and organization expenses		10 00
Registration fee		10 00
Rent, etc.		56 18
Salaries, auditors' and officers' fees		38 00
Postage, telegrams and express		11 90
Printing, stationery and advertising		31 20
Total expenses of management	$	250 28

(b) Miscellaneous Expenditure.

Sick benefits		152 00
Medical attendance		77 50
Gratuities		37 60
For investments (not extended) $100.00		
Total expenditure	$	517 38

ZION BENEVOLENT ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1922.

Head Office, Toronto, Ontario.

Organized 1st October, 1910; incorporated in Ontario 23rd October, 1911.

The executive officers of the Society at the 31st December, 1922, were as follows:

S. Samuels, President	Toronto.
S. Himel, Vice-President	Toronto.
J. Shifman, Treasurer	Toronto.
P. J. Isaacson, Financial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 165.
Funeral benefits paid for wives and children, $78.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 13.
Amount paid for sick benefits, $207.00.
Number of weeks' sickness experienced, 34 1-7.
Amount paid for medical attendance, $343.01.

III. Assets.

War bonds	$ 500 00
Cash on deposit to Society's credit in Royal Bank	4,433 90
Total assets	$ 4,933 90

IV. Liabilities.—No information.

V. Miscellaneous.

The books of the Society were duly audited January, 1923.

The following books of record are kept: Cash Book, Ledger and Day Book.

Names and addresses of the auditors of accounts for 1922: J. Rosen, I. Wolfson, S. Himel and J. Shipman, Toronto.

No changes were made in the Constitution and By-laws during 1921.

VII. Cash Receipts.

Cash balance from 1921 (not extended), $4,226.34.
Cash received during 1922 from:

Application fees	$ 17 00
Dues	1,630 94
Funeral and cemetery	465 00
Social funds	235 11
Interest	121 02
Hospital fund	166 00
Relief fund	130 60
National fund	239 06
Registration fund	267 25
Contingent fees	136 75
All other	136 75
Total receipts	$ 3,545 48

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee	$ 10 00
Rent, light, heat, taxes	110 00
Salaries	135 25
Printing	144 65
Postage, telephones, etc.	66 84
Total	$ 466 74

(b) Miscellaneous Expenditure.

Contingent fund	80 00
Funeral expenses	88 00
Social fund	277 82
Hospital fund	67 50
Sick benefits	207 00
Medical attendance	343 01
Relief fund	125 00
National fund	348 00
Registration fund	362 50
Cemetery fund	209 85
All other	262 50
Grand total	$ 2,837 92

COMPARATIVE TABLES

SHOWING

Life Insurance: Sick and Funeral Benefits: Membership: Assets and Liabilities.

Table I.—Life Insurance or Benefits in the nature thereof.

Table II.—Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1922.	Amount of Insurance in force in Ontario at 31st December, 1922.	Number of Certificates in force anywhere at 31st December, 1922.	Amount of Insurance in force anywhere at 31st December, 1922.	Number of Claims matured in Ontario in 1922.	Amount of Insurance Benefits paid in Ontario during 1922.	Amount of Disability Benefits paid in Ontario during 1922, including pensions and gratuities.	Assets in Ontario at 31st December, 1922.	Liabilities in Ontario at 31st December, 1922.	Assets anywhere at 31st December, 1922.	Total Liabilities anywhere at 31st December, 1922.
		$ c.		$ c.		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Chosen Friends, Canadian Order....	21,112	19,461,865 97	25,195	22,660,642 57	373	365,861 89	86,391 30	1,233,227 79	127,783 48	1,233,227 79	131,437 48
Civil Service Mutual Benefit Society	864	(a) 300,000 00	884	321,200 00	6	1,900 00	....	31,077 96	....	31,077 96	....
Federated Association of Letter Carriers....................	293	274,750 00	739	....	2	2,000 00	....	21,077 31	....	21,077 31	....
Foresters, Canadian Order of	37,397	37,501,000 00	74,730	74,585,500 00	468	489,226 49	....	7,564,996 95	207,243 81	7,586,915 02	336,260 72
Hamilton Firemen's Benefit Fund...	156	....	156	....	......	....	(b) 1,055 88	143,996 63	....	143,996 63	....
Hamilton Police Benefit Fund......	122	....	122	....	1	....	(b) 8,454 77	201,042 91	....	201,042 91	....
Home Circles, Canadian Order of...	4,640	5,483,560 00	5,052	5,920,760 00	97	116,252 53	1,715 00	1,258,542 17	18,567 59	1,258,542 17	19,567 59
Knights of Malta, Chapter General.	325	70,000 00	168	70,000 00	1	100 00	....	19,763 89	....	19,763 89	....
London Police Benefit Fund.......	55	....	55	....	3	11,160 62	....	110,189 47	....	110,189 47	....
Mutual Masonic Compact.........	253	25,300 00	261	26,100 00	3	300 00	....	201 75	....	201 75	....
Oddfellows, Canadian Order of.....	2,459	1,860,273 17	2,713	2,106,773 17	40	33,250 00	200 00	302,385 36	10 43	302,385 36	10 43
Oddfellows Relief Association......	12,149	14,553,750 00	21,232	25,861,250 00	149	216,141 15	1,250 00	2,655,261 17	16,000 00	2,660,261 17	31,000 00
Ontario Commercial Travellers Association......................	3,496	1,725,810 00	3,496	1,725,810 00	31	17,545 00	....	545,632 55	3,994 25	545,632 55	4,694 25
Orange Grand Lodge of British America......................	2,343	3,103,500 00	3,541	3,957,500 00	28	30,828 27	....	440,285 70	11,124 61	440,285 70	11,424 61
Royal Templars of Temperance....	3,250	2,633,500 00	3,220	3,551,250 00	53	55,465 08	11,358 18	757,046 37	11,000 00	762,046 37	11,000 00
Sons of England, Supreme Lodge...	15,606	2,130,674 61	2,937	2,681,393 81	56	47,269 16	....	276,826 20	13,633 71	281,826 20	15,339 43
Sons of Scotland Benevolent Association......................	4,589	3,063,512 00	5,150	3,436,762 00	81	72,268 18	....	921,425 13	10,500 00	923,253 86	11,500 00
St. Joseph Union of Canada........	4,412	3,853,325 00	20,827	16,675,905 00	51	33,350 94	1,325 00	2,321,076 24	27,272 86	2,331,076 24	31,172 86
Toronto Police Benefit Fund.......	820	....	820	....	8	3,283 97	....	1,144,439 96	....	1,144,439 96	....
Toronto Firemen's Benefit Fund....	595	....	595	....	2	1,500 00	(b) 23,114 40	692,624 79	....	692,624 79	....
United Workmen, Ancient Order of.	10,072	9,769,961 27	10,072	9,769,961 27	267	315,984 90	....	1,938,334 76	19,569 80	1,938,334 76	19,569 80
Total....................	125,008	105,810,782 02	181,965	173,440,807 82	1,720	1,813,688 18	134,864 53	22,579,455 06	466,700 54	22,628,203 86	622,977 17

(a) about (b) pensions

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society	Number of members reported at 31st December, 1922.	Number of members who died during 1922. (†Members' children; **Members' wives; Members' mothers.)	Amount paid for funeral benefits during 1922: (†Members' children; **Members' wives;)	Number of members sick during 1922.	Number of weeks' sickness experienced during 1922.	Amount paid for sick benefits during 1922.	Amount paid for medical attendance during 1922.	Amount paid for special relief during 1922.	Assets at 31st December, 1922.	Liabilities at 31st December, 1922.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
American Watch Case Co.'s Employees' Mutual Welfare Association	94			22	42 1-2	354 05			999 27	
Army and Navy Veterans of Hamilton	153	4	400 00				217 87	348 55	2,337 14	17 80
Army and Navy Veterans of Toronto	312	2	100 00					472 45	4,519 45	38 40
Bain Waggon Co., Employees' Mutual Benefit Association	149	3		32	108 1-2	944 00			218 90	
Beaver Sick and Funeral Benefit Club	236	1 **2	100 00 **100 00	29	86 1-7	405 07			275 52	
Brantford Carriage Co., Limited, Relief Association	95	1	50 00	5	18	143 00		35 00	370 70	
Brown Bros., Limited, Employees' Benefit Society	62	1		12	64 4-7	387 67			380 30	
Brunner Mond Mutual Benefit Society	206	**3	**150 00	37	168 1-2	1,685 70	2,210 00		8,136 95	
Canada Cycle and Motor Co., Limited, Employees' Benefit Society	367	1	30 00	58	187 1-7	938 28	464 00		592 31	
Canada Furniture Manufacturers, Limited, Employees' Benefit Society	143	2		13	68 5-7	194 00	325 14	25 00	264 43	
Canadian Allis Chalmers, Employees' Mutual Benefit Society	433	2	150 00	85	219	1,313 03	650 25		830 24	
Carpenters and Joiners	2,247	11	525 00	57	388 2-7	1,334 00		7,749 77	11,816 95	
Canadian Hebrew Benevolent Society	98	**2	**88 00	5	20	100 00	263 30		1,418 68	
Canadian Order of Beavers	57	1	100 00	10	43	214 47			1,507 98	
Canadian Order of Rechabites	737	1	100 00	60	240	810 78	712 16		17,116 52	
Canadian Order of Chosen Friends*	*	63	3,300 00	1,113	6,955 2-7	27,829 05		9 06	*	*
Cigarmakers Union No. 55, Hamilton	86	2	1,100 00	21	110 5-7	775 00		115 20	3,369 06	
Cigarmakers Union No. 27, Toronto	89	4	1,125 00	18	105 1-7	736 00		34 20	3,406 22	
Cockshutt Plow Co., Relief Association	345	5	500 00	51	311 1-3	1,868 00			360 71	
Consumers Gas Co.'s Employees' Mutual Benefit Society	521	3	468 00	86	391	1,956 24	1,100 28		84 15	
Czenstochower Aid Society	116	1	150 00	20	40	320 00	250 00		1,391 25	
Daughters and Maids of England, Grand Lodge			1,370 00						21,503 46	
Daughters and Maids of England, Subordinate	3,955	28							33,368 67	
Daughters and Maids of England, Juvenile	538	1	25 00						2,556 91	
Dominion Expressmen's Sick Benefit Society	1,503	7	1,050 00	273	1,104	7,731 00			5,889 65	
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	750	2	60 00	214	493	1,974 67	1,080 00		920 55	
Employees' Mutual Benefit Association of the Dominion Forge and Stamping Co., Limited	190			37	101 5-7	1,047 00			1,648 73	12 00
Employees' Protective League of the Seaman Kent Co., Limited	75			25	65	314 57			865 99	
Evening Telegram Employees' Benefit Society	129			27	65	325 00			1,016 95	
Foresters, Canadian Order High Court	48,982	449	21,850 00	5,391	35,937 2-7	160,942 45		449 55	*	*
Foresters, Canadian Order Subordinate			3,618 00			18,694 06	10,518 26		148,353 20	

Gendron Mfg. Co.'s Employees' Benefit Society	35	...	...	7	29	1–2	137 22	...	...	985 39	...
Globe Printing Co.'s Employees' Benefit Society	132	1	100 00	19	48		240 00	...	...	1,467 78	...
Goodyear Relief Association	(a) 800	...	...	194	632		3,795 00	...	...	11,672 96	...
Goold, Shapley and Muir Co., Employees' Relief Assn.	101	...	...	16	69		275 35	...	...	211 60	...
Grand Order of Israel Benefit Society	136	...	...	21	85		481 00	126 00	50 00	5,116 57	...
Gutta Percha and Rubber Mfg. Co., Employees' S.B.S.	1,013	2	300 00	200	401		2,006 20	...	...	1,694 15	...
Greening Wire Co. Ltd., Employees' Benefit Society	310	...	...	35	78		394 17	...	...	314 45	...
Greey's W. & J. G., Employees' Mutual S.B.S.	71	...	...	15	53	1–7	212 95	...	...	129 95	...
H. A. Mutual Benefit Association	802	1	100 00	281	429		2,570 00	2,553 50	...	3,164 91	...
Hamilton Rolling Mills Benefit Society	350	3	225 00	55	176		847 25	535 00	46 95	696 15	...
Hamilton St. Stanislaus Mutual Benefit Society	45	...	...	10	37		185 00	...	...	1,270 80	...
Hebrew Sick Benefit Society	105	1	154 25	16	47		282 00	249 50	131 65	10,927 82	6.200 00
Heintzman Co's., Employees' Benefit Society	202	...	...	12	39		195 00	...	...	186 11	...
Hibernians, Ancient Order of	694	6	1,800 00	52	342		1,710 00	438 55	...	33,554 05	...
Home Circles, Order of Canadian*	*	...	...	41	260		1,040 00	...	...	*	*
Imperial Varnish and Color Sick Benefit Society	78	...	...	10	40	1–2	203 00	...	...	225 71	...
Irish Catholic Benevolent Union Grand Body	149	2	200 00	...	...		...	...	...	1,389 27	...
Irish Catholic Benevolent Union Subordinate	...	...	...	13	67		285 00	175 00	29 00	589 31	25 00
Italo-Canadese Benevolent Society	124	...	...	24	123		631 70	171 00	...	2,081 79	...
Judean Benevolent and Friendly Society	217	**1	32 00 **75 00	18	86		511 00	290 01	194 00	4,531 40	...
Kieltzer Sick Benefit Society of Toronto	100	1	100 00	18	66		396 00	367 31	...	4,126 39	...
Knights of Malta, Chapter General of Canada	168	1	100 00	...	...		...	...	...	15,403 77	...
Knights of Malta, Subordinate	...	...	...	26	180		731 12	281 60	105 64	3,514 55	...
Knights of Malta, Auxiliary	...	...	...	10	25		75 00	66 37	23 50	845 57	...
La Congregazione della Immacolata Concezione di Maria Santissima	12	...	...	...	...		...	...	...	530 04	...
Ladies Orange Benevolent Association	(a) 5,000	...	...	...	...		...	...	...	2,461 23	...
Lamp Base and Electric Supply, Employees' Sick Benefit Society	(a) 75	1	50 00	44	130	4–7	567 70	236 25	...	631 84	...
Linitzer Sick Benefit Society	113	...	...	8	27		162 00	355 37	80 00	2,679 69	20 00
Loggia Dannunzio Mutual Aid and Benefit Society	58	...	...	6	7		49 00	74 00	...	184 55	...
Loyal Orange Young Briton, Lodge No. 33	...	...	...	3	19		57 00	...	...	879 22	...
Loyal Order of Moose of Ontario	3,158	6	600 00	360	877		3,155 00	1,016 00	...	12,061 71	...
Loyal True Blue Association	9,794	48	1,835 00	...	...		...	...	...	4,719 82	...
L'Union St. Jean Baptiste d'Ottawa	340	4 **4	1,600 00 **450 00	39	278		1,114 10	...		5,109 11	...
MacLean Publishing Co. Limited, Mutual Benefit Association	...	...	...	...	...		...	...	...	...	...
Massey-Harris, Toronto, Employees' Mutual Benefit Society	1,300	6 **4	660 00 240 00	230	739	2–3	4,223 20	...	...	3,547 52	...
Massey-Harris, Brantford, Employees' Benefit Society	910	8 **4	**800 00 200 00	83	270		1,616 50	...	37 00	1,877 53	...
Methodist Book and Publishing, Employees' Benefit Sosiety	110	...	...	26	102		490 00	...	...	753 89	...
Mozirer Sick Benefit Society	182	...	...	16	86		829 21	506 67	560 75	10,053 99	...
National Cash Register Co's Employees' Benefit Society	75	...	...	26	63		547 54	...	...	1,163 76	...
National Iron Works Employees' Benefit Society	170	1	30 00	102	187	1–2	733 15	...	10 00	324 85	...
Oddfellows, Canadian Order Grand Lodge*	*	40 **14	1,560 00 **180 00	7	45	1–2	165 76	...	...	*	*
Oddfellows, Canadian Order, Subordinate	...	...	...	229	1,301		4,737 90	1,595 49	...	31,421 16	727 35
Oddfellows, Independent Order, Grand Lodge	...	...	...	...	...		...	...	...	64,318 91	25,765 41
Oddfellows, Independent Order, Subordinate	62,424	517	23,380 38	4,929	44,917		125,165 30	19,223 36	8,400 81	3,189,109 44	84,839 14
Oddfellows, Manchester Unity, Grand Lodge	1,723	5 **5	500 00 **250 00	280	...		455 75	...	...	25,524 68	...
Oddfellows, Manchester Unity, Subordinate	...	...	...	...	2,072		9,230 15	2,569 91	...	49,074 03	...
Orange Grand Lodge of Ontario East	125	...	...	3	20	3–7	61 27	...	...	637 19	...

TABLE II.—SICK AND FUNERAL BENEFITS.—*Concluded.*

Short Name of Society	Number of members reported at 31st December, 1922.	Number of members who died during 1922. (†Members' children; **Members' wives; Members' mothers.)	Amount paid for funeral benefits during 1922: (†Members' children; **Members' wives;)	Number of members sick during 1922.	Number of weeks' sickness experienced during 1922.	Amount paid for sick benefits during 1922.	Amount paid for medical attendance during 1922.	Amount paid for special relief during 1922.	Assets at 31st December, 1922.	Liabilities at 31st December, 1922.
			$ c			$ c.	$ c.	$ c.	$ c.	$ c.
Orange Grand Lodge of Ontario West	35,155	328	953 10	65	501	1,501 98	3,872 96	800 00	43,063 19	...
Ottawa Hebrew Benefit Society	180	...	...	3	13	52 00	187 50	...	1,514 02	...
Ottawa Typographical Union, No. 102	373	2	900 00	24	124	620 00	...	...	297 62	...
Ottawa Firemen's Superannuation and Benefit Fund	179	1	1,500 00	...	...	23 50	1,045 00	347 60	82,025 35	...
Polish Alliance Friendly Society	110	...	...	21	77	375 00	35 00	...	2,018 63	...
Pride of Israel Sick Benefit Society	455	3 **1	750 00 **50 00	31	137	822 00	310 20	...	19,174 57	...
Postal Benefit Association of Toronto	235	2 **2	300 00	...	...	...	...	...	502 71	...
Rogers, Wm., Mfg. Co. Welfare Society	54	...	...	23	79 4–7	478 00	...	...	448 76	...
Roumanian Aid Association Gloria	42	1 **1	**50 00	7	14	85 00	71 00	...	655 56	...
Royal Templars of Temperance*	*	9	500 00	120	658	3,287 00	...	...	*	*
Ryerson Press Benefit Society	260	...	...	75	223 1–2	1,962 50	...	...	989 79	...
Russell Gear and Machine Co., E.M.B.S.	92	...	...	18	77	463 00	...	...	587 56	...
Ruthenian Brotherhood of St. John the Baptist	26	1	75 00	3	10	50 00	...	...	915 42	...
St. Albert Friendly Society	56	2	100 00	...	...	...	...	...	1,115 12	...
St. Boniface Benefit Society	380	3	90 00	63	310	1,240 70	...	...	4,703 14	...
St. David's Y.P.U. Sick Benefit Society	292	2	150 00	47	203	1,002 88	84 75	...	942 16	...
St. Joseph Aid Society of Formosa	69	...	...	3	8	32 00	...	...	1,453 77	...
St. Joseph Lithuanian Benefit Society	17	...	...	1	2	12 00	...	...	802 65	...
St. Joseph Mutual Benefit Society	63	...	...	7	39	117 00	...	...	3,497 13	...
St. Joseph Union of Canada*	*	**58	**4,325 00	...	...	72,933 82	...	...	*	*
St. Luke Benefit Society of Amherstburg	39	1	25 00	6	21 1–7	85 16	...	...	303 63	...
Sawyer-Massey Co., Ltd., Employees' M.B.S.	178	1	50 00	45	110	584 25	...	155 00	1,158 98	...
Slingsby Mfg. Co., Ltd., Employees' S.B.A.	225	...	...	28	150	599 97	...	...	572 58	...
Societa di Mutuo Soccorso Racalmutese	76	1	...	15	52	260 65	151 50	...	624 45	...
Societa di Mutuo Soccorso La Trinacria	123	...	...	11	34	170 00	242 00	16 50	3,665 97	...
Societa Figli d'Italia Mutuo Soccorso St. Antonio	111	...	...	22	80 1–2	403 57	...	...	4,469 46	...
Societa Italiana M.S. Guglielmo Marconi	62	1	75 00	12	28	167 00	125 00	...	2,983 10	...
Sons of Abraham Benefit Society	50	2	160 00	10	22	132 00	124 50	...	221 19	...
Sons and Daughters of Ireland Protestant Ass'n., G.L.	704	4	400 00	...	...	...	...	...	6,446 63	...
Sons and Daughters of Ireland Protestant Ass'n., Sub.	...	...	...	8	45	182 12	541 17	...	...	...
Sons of England Benefit Society, Supreme*	*	263 **147	26,050 00 **7,325 00	10	85 1–7	230 15	...	8 75	*	*
Sons of England Benefit Society, Subordinate	...	...	...	3,149	17,211 3–7	61,959 86	34,923 68	...	252,177 92	...
Sons of England Benefit Society, Juvenile	...	...	...	...	...	947 35	2,961 15	...	12,463 63	...
Sons of Italy Mutual Aid and Benefit Society	52	...	...	8	36	180 00	100 00	...	675 80	...
Sons of Jacob Benevolent Society	295	1	150 00 ‡25 00	10	45 1–2	273 00	452 60	285 00	5,867 11	270 00

Sons of Lithuania Benefit Society	44	1 **2	150 00 **150 00	7	11	77 00	....	....	364 96	....
Sons of Scotland Benevolent Association*	*	....	....	351	291 5–7	1,378 53	....	....	*	*
Sons of Temperance, Sick and Funeral	18	....	....	2	6	30 30	....	....	1,558 56	....
Star of Italy Mutual Aid and Benevolent	103	1	150 00	....	79	394 45	185 47	....	2,595 19	....
Stoszower Benefit Society	65	**1	**35 00	5	21	126 00	309 84	....	681 30	....
Steel Co. of Canada, Ltd., Hamilton Works E.B.S.	1,850	10	2,000 00	968	1,200	7,137 20	3,806 20	....	3,709 16	850 00
Theatrical Mutual Association of Hamilton	69	1	50 00	2	4	20 00	106 87	....	2,537 75	....
Theatrical Mutual Association of Toronto	160	1	250 00	11	53	369 00	240 00	105 00	23,216 88	....
Toronto Civic Employees' Benefit Association	408	2	300 00	74	236	837 60	293 45	....	3,002 82	....
Toronto Hebrew Benevolent Society	235	**1	**40 00	20	71	426 00	874 74	....	11,389 70	....
Toronto Hearts of Oak Medical Agency	107	1	....	....	....	....	146 00	9 50	141 38	....
Toronto Hydro-Electric System E.M.B.S.	161	3	120 00	41	137	521 19	....	....	201 46	....
Toronto Independent Benevolent Society	145	....	....	6	25	226 00	434 65	75 00	3,816 11	....
Toronto Musical Protective Association	1,295	1	....	28	107	321 00	....	81 50	55,195 09	408 68
Toronto Ry. Employees' Union and Benefit Society	3,131	18	15,950 50	511	898 6–7	8,966 50	1,647 70	....	8,046 34	....
Toronto Typographical Union No. 91	1,277	13	5,525 00	55	175	1,050 00	....	....	4,643 20	....
Transportation Club of Toronto	166	....	....	....	....	....	....	....	656 36	....
United Workmen, Ancient Order of*	*	7	210 00	108	521 3–7	2,262 66	....	....	*	*
Verity Plow Company Relief Association	240	1 **4	60 00 **120 00	54	215	1,125 01	....	....	2,463 90	....
Waitresses' Club	95	....	....	2	13	39 00	....	5 00	206 97	....
Willys Overland Mutual Benefit Society	202	....	....	94	249	1,499 00	....	....	2,483 57	....
Young Men's Hebrew Association	42	....	....	4	19	152 00	77 50	37 60	1,928 23	....
Zion Benevolent Society	165	....	....	13	341	207 00	343 01	125 00	4,933 90	....
Totals	203,800	2,193	141,14423	21,386	126,860 3–7	581,844 73	102,315 59	21,901 03	4,376,795 88	119,173 78

**Membership, Assets and Liabilities shown in Table No. 1. **No. 256. Amount, $14,188 00. ‡Amount, $25 00. (a) About.

Appendix to the Report (1922) of the Registrar of Friendly Societies

VALUATION OF INSURANCE CERTIFICATES OF FRIENDLY SOCIETIES

In the following pages are given summaries of the actuarial valuations as of 31st December, 1922, of those Ontario Friendly Societies that transact life insurance in the Province. The Ontario law requires such valuation from societies transacting life insurance with its members, but the requirement does not at present extend to societies granting sick or funeral benefits only, nor to the sick and funeral funds of any other society.

Although extended details of the respective valuations are on file with the Insurance Department, it has been deemed sufficient to publish herein the net results only, and these are incorporated in the form of valuation sheets so as to show in summary form both the assets (present and contingent) and the liabilities (present and contingent). It is thus possible to form a comprehensive idea of the financial position of a society and to ascertain whether it is in a position to provide for the payment of its contracts of insurance upon the basis of rates and benefits now in force, or whether a readjustment of rates or benefits is necessary to enable the society to carry out its promised obligations.

In each case the valuation has been made by an actuary appointed by the society and is certified by such actuary, whose name is appended to the report. The valuation basis is stated in each case. In several cases the table of mortality used is that from which the so-called "Hunter rates" were derived, and for convenience this table is described as the "Ontario" table of mortality.

ANCIENT ORDER OF UNITED WORKMEN OF ONTARIO

Valuation Balance Sheet

Liabilities

Present value of promised benefits	$5,338,200 00	
Accrued Liabilities (deducted from assets)		
		$5,338,200 00

Assets

Present value of future contributions	$3,598,200 00	
Net Life Insurance Assets 31st December, 1922	1,886,600 00	
		$5,484,800 00

The ratio of Assets to Liabilities was 102.74%.
The valuation basis was Ontario 4%.
The amount of insurance valued was $9,769,961.27.
The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

CANADIAN ORDER OF CHOSEN FRIENDS

Valuation Balance Sheet

Class I. Members admitted prior to 1st July, 1915.

Liabilities

Present value of promised benefits	$12,155,858 00	
Investment Reserve Fund	53,000 00	
		$12,208,858 00

Assets

Present value of future contributions	$3,804,749 00	
Net Life insurance assets 31st December, 1922	892,994 00	
		$4,697,743 00
Deficiency		$7,511,115 00

The ratio of Assets to Liabilities in Class I was 38.5%.
The amount of insurance valued in Class I was $21,360,893.00.

Class II. Members admitted after 30th June, 1915, under whole life policies with disability benefits.

Liabilities

Present value of promised benefits	$393,347 00	
Investment Reserve Fund	3,000 00	
		$396,347 00

Assets

Present value of future contributions	$324,669 00	
Net Life Insurance Assets 31st December, 1922	55,852 00	
		$380,521 00

The ratio of Assets to Liabilities in Class II was 96%.
The amount of insurance valued in Class II was $1,299,750.00.

Class III. Twenty Payment Life policies without disability.

Liabilities

Present value of promised benefits	$47,526 00	
		$47,526 00

Assets

Present value of future contributions	$45,165 00	
Net Life Insurance Assets 31st December, 1922	2,609 00	
		$47,774 00

The ratio of Assets to Liabilities in Class III was 100.5%.
The amount of insurance valued in Class III was $182,500.00.

Class IV. Children's Insurance.

Liabilities

Present value of promised benefits	$36,662 00	
Special Reserve Fund	200 00	
		$36,862 00

Assets

Present value of future contributions	$32,889 00	
Net Life Insurance assets 31st December, 1922	5,117 00	
		$38,006 00

The ratio of Assets to Liabilities in Class IV was 103.1%.

The amount of insurance valued in Class IV was $99,259.00.

The valuation bases in the different classes were special death and disability tables recommended by the Actuary with interest at 4%.

The valuation of all classes was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.

CANADIAN ORDER OF FORESTERS

Valuation Balance Sheet

Class A. Members admitted prior to 1st August, 1918

Liabilities

Present value of promised benefits	$30,255,538 06	
Accrued Liabilities (death claims)	192,093 70	
Liabilities against General Fund	81,586 99	
		$30,529,218 75

Assets

Present value of future contributions	$7,871,066 76	
Assets credited to Class A at 31st December, 1922	6,714,751 94	
		$14,585,818 70
Deficiency		$15,943,400 05

The ratio of Assets to Liabilities in Class A was 47.78%.

The amount of insurance valued was $67,978,500.00.

Class B. Members admitted on and after 1st August, 1918.

Liabilities

Present value of promised benefits	$1,785,133 21	
Accrued Liabilities (death claims)	7,971 43	
Reserve for Contingencies	13,950 77	
		$1,807,055 41

Assets

Present value of future contributions	$1,645,625 51	
Assets credited to Class B at 31st December, 1922	171,998 83	
		$1,817,624 34

The ratio of Assets to Liabilities in Class B was 100.58%.

The amount of insurance valued in Class B was $6,607,000.

The basis of valuation in Classes A and B was, N.F.C., 4%.

The valuation was made by Abb Landis, Consulting Actuary, Washington, D.C.

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION, LONDON, ONTARIO

Valuation Balance Sheet

Liabilities

Present value of promised benefits	$890,403 07	
Other Liabilities	4,117 59	
		$894,520 66

Assets

Present value of future contributions	$407,570 87	
Life Insurance Assets 31st December, 1922	543,986 78	
		$951,557 65

The ratio of Assets to Liabilities was 106.3%.

The valuation basis was OM(5) 4%.

The amount of insurance valued was $1,725,810.00.

The valuation was made by J. D. Buchanan, Fellow of the Actuarial Society of America.

ORDER OF CANADIAN HOME CIRCLES

Valuation Balance Sheet

Liabilities

Present value of promised benefits—Whole Life policies	$3,083,400 00	
Net Liabilities under paid-up certificates	18,500 00	
Net Liabilities under disability and life expectancy contracts, 20 payment life certificates and temporary insurance	32,200 00	
Accrued Liabilities (death claims)	17,600 00	
		$3,151,700 00

Assets

Present value of future contributions on Whole Life policies	$1,986,500 00	
Securities with accrued interest	1,096,600 00	
Bank balances in cash	19,200 00	
Liens on certificates in force	115,100 00	
Assessments due and accrued	15,200 00	
		$3,232,600 00

The ratio of Assets to Liabilities was 102.57%.

The valuation basis was Ontario 4%.

The amount of insurance valued was $5,945,300.00.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

ODDFELLOWS' RELIEF ASSOCIATION

Valuation Balance Sheet

Class A. Members admitted prior to 1st August, 1918.

Liabilities

Present value of promised benefits	$10,795,022 00	
Accrued Liabilities (death claims)	30,000 00	
		$10,825,022 00

Assets

Present value of future contributions	$5,611,380 00	
Assets credited to Class A, 31st December, 1922	2,547,964 00	
		$8,159,344 00
Deficiency		$2,665,678 00

The ratio of Assets to Liabilities for Class A Members was 75.4%.

The amount of insurance valued in Class A was $22,226,750.00.

Class B. Members admitted after 1st August, 1918.

Liabilities

Present value of promised benefits	$1,078,052 00	
Accrued Liabilities (death claims)	1,000 00	
		$1,079,052 00

Assets

Present value of future contributions	$980,838 00	
Assets credited to Class B, 31st December, 1922	104,691 00	
		$1,085,529 00

The ratio of Assets to Liabilities for Class B members was 100.6%.

The amount of insurance valued in Class B was $3,638,500.00.

The valuation basis for both classes was Ontario 4%, except 20 payment life policies which were valued upon N.F.C. 4%.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries of Great Britain.

CANADIAN ORDER OF ODDFELLOWS

Valuation Balance Sheet

Liabilities

Present value of promised benefits	$1,023,580 00	
		$1,023,580 00

Assets

Present value of future contributions	$466,291 00	
Net Life Insurance Assets, 31st December, 1922	278,023 00	
		$744,314 00
Deficiency		$279,266 00

The ratio of Assets to Liabilities was 72.7%.

The valuation basis was Fraternal Experience Table (Pipe) and interest at 4% (with suitable variations for children's policies and disabled member's policies).

The amount of insurance valued was $2,106,773.00.

The valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.

KNIGHTS OF MALTA

Valuation Balance Sheet

Liabilities

Present value of promised benefits	$29,009 00	
		$29,009 00

Assets

Present value of future contributions	$17,407 00	
Life Insurance Fund	11,385 41	
		$28,792 41
Deficiency		$216 59

Ratio of Assets to Liabilities was 99.3%.

The amount of insurance valued was $70,000.00.

The valuation basis was the N.F.C. 4%.

The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

SONS OF ENGLAND BENEFIT SOCIETY

Valuation Balance Sheet

Liabilities

Present value of promised benefits	$1,434,443 00	
		$1,434,443 00

Assets

Present value of future contributions	$559,545 00	
Net Life Insurance Assets, 31st December, 1922	126,143 00	
		$685,688 00
Deficiency		$748,755 00

The ratio of Assets to Liabilities was 47.8%.

The amount of insurance valued was $2,681,393.81.

The valuation basis was Fraternal Experience Table (Pipe).

The valuation was made by S. H. Pipe, Fellow of the Actuarial Society of America.

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

Valuation Balance Sheet

Liabilities

Present value of promised benefits	$1,617,044 00	
Accrued Liabilities (death claims)	11,500 00	
Reserve for contingencies	30,000 00	
		$1,658,544 00

Assets

Present value of future contributions	$967,281 00	
Ledger Assets and accrued interest, 31st December, 1922	883,657 13	
		$1,850,938 13

The ratio of Assets to Liabilities was 111.6%.

The valuation basis was N.F.C. 4%.

The amount of insurance valued was $3,436,762.00.

The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

ROYAL TEMPLARS OF TEMPERANCE.

Valuation Balance Sheet

Liabilities

Net reserve on outstanding insurance	$651,373 00	
Accrued Liabilities (death claims)	11,000 00	
		$662,373 00

Assets

Bonds, Debentures	$269,472 32	
Mortgages	389,577 00	
Real Estate	42,203 71	
Cash in Banks	28,611 14	
		$729,864 17

The ratio of Assets to Liabilities was 110.2%.

The valuation basis was Ontario 4%, but assuming 4% of the monthly premiums may be required to cover deficiencies in the General Fund and for excess mortality at the older ages.

The amount of insurance valued was $3,551,250.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries of Great Britain.

UNION ST. JOSEPH OF CANADA.

Valuation Balance Sheet

Liabilities

Present value of promised benefits	$6,238,843 00	
Claims payable by instalments	20,668 93	
Computed value disability claims	1,250 00	
Other liabilities	10,160 00	
		$6,270,921 93

Assets

Present value of future contributions	$4,025,620 00	
Assets applicable to benefits less sickness fund	2,043,307 58	
Amounts already paid for sickness and other benefits on policies in force	185,989 68	
Present value of $7,400.00 per year for forty years at 4% from interest earnings over 4%, applied to readjust rates on old members	146,466 52	
		$6,401,383 78

The rate of interest earned in 1922 was 5.18%.

The ratio of Assets to Liabilities was 102.1%.

The amount of insurance valued was $16,675,903.00.

The valuation basis was N.F.C. 4%.

The valuation was made by J. B. Mabon, Fellow of the Institute of Actuaries of Great Britain and Fellow of the Actuarial Society of America.

ANCIENT ORDER OF HIBERNIANS.

Valuation Balance Sheet

Liabilities

Present value of promised benefits	$87,294 00	
		$87,294 00
Assets		
Present value of future contributions	$40,590 00	
Life Insurance Assets, 31st December, 1922	27,960 33	
		$68,550 33
Deficiency		$18,743 67

The ratio of Assets to Liabilities was 78.5%.
The basis of valuation was N.F.C. 4%.
The amount of insurance valued was $208,200.00.
The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.
The maximum benefit is $300.00 and the Order is considering the reduction of same to a funeral benefit basis.

GRAND ORANGE LODGE OF BRITISH AMERICA.

Valuation Balance Sheet

Liabilities

Present value of promised benefits	$1,611,380 00	
Accrued Liabilities (death claims)	11,200 00	
Other Liabilities	224 50	
		$1,622,804 50
Assets		
Present value of future contributions	$1,224,438 00	
Assets, 31st December, 1922	440,285 70	
		$ 1,664,723 70

The ratio of Assets to Liabilities was 102.5%.
The basis of valuation was N.F.C. 4%.
The amount of insurance valued was $3,957,500.00.

This Order, which was formerly registered as an Ontario friendly society, is now licensed by the Dominion Insurance Department and the foregoing balance sheet is a copy of that furnished by the Order to that Insurance Department.

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
60	American Watch Case Company's Employees' Mutual Welfare Association	1919	Toronto	H. McGowan	Sick and funeral benefits.
63	Army and Navy Veterans, Toronto	1888	Toronto	Thos. M. Burn	Insurance against sickness and death
61	Army and Navy Veterans, Hamilton	1897	Hamilton	E. P. Wyatt	Sick and funeral benefits
65	Bain Wagon Co. Employees' Mutual Benefit Association	1900	Woodstock	Thos. Armstrong	Sick and funeral benefits
66	Beaver Sick and Funeral Benefit Club	1917	Mt. Dennis	E. Savall	Sick and funeral benefits
68	Brantford Carriage Co. Ltd., Relief Association	1920	Brantford	F. G. Brydges	Sick and funeral benefits
69	Brown Bros., Limited, Employees' Benefit Society	1903	Toronto	J. E. Lamb	Sick and funeral benefits
70	Brunner Mond Mutual Benefit Society	1918	Amherstburg	H. M. Stancliff	Sick and funeral benefits
72	Canada Cycle and Motor Co., Ltd., Employees' Mutual Benefit Society	1918	Weston	Percy Knight	Sick and funeral benefits
76	Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society	1897	Toronto	J. E. Ford	Sick and funeral benefits
73	Canada Furniture Manufacturers (Limited) Employees' Benefit Society	1896	Woodstock	R. A. Scott	Sick and funeral benefits
74	Canadian Order of Beavers	1913	London	E. J. W. Griffiths	Sick and funeral benefits
78	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	W. W. Young	Sick and funeral benefits
80	Canadian Hebrew Benevolent Society	1920	Toronto	J. Schein	Sick and funeral benefits
10	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague	Ins. against sickness and disability or death
86	Canadian Order of Rechabites	1912	Toronto	J. E. T. Paterson	Sick and funeral benefits
84	Cigarmakers' Union No. 27, Toronto	1894	Toronto	J. Pamphelon	Sick, funeral and out of work benefits
82	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	A. R. Theoret	Sick, funeral and out of work benefits
25	Civil Service Mutual Benefit Society	1893	Ottawa	W. J. Lynch	Insurance against sickness and death
88	Cockshutt Plow Co. Relief Association	1899	Brantford	G. H. Carey	Sick and funeral benefits
89	Consumers Gas Co., Employees' Mutual Benefit Society	1918	Toronto	C. J. Kennedy	Sick and funeral benefits
91	Czenstochower Aid Society	1916	Toronto	J. Potash	Sick and funeral benefits
172	Daughters and Maids of England Benevolent Society	1895	Toronto	W. E. Miller	Sick and funeral benefits
93	Dominion Expressmen's Sick Benefit Association	1893	Toronto	W. M. Carruthers	Insurance against sickness and death

97	Dominion Forge & Stamping Co., Limited, Employees' Mutual Benefit Association	1920	Walkerville	E. A. LaCroix	Sick and funeral benefits
95	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	L. P. Arlett	Sick and funeral benefits
99	Employees' Protective League of the Seaman Kent Company, Limited	1912	Meaford	Geo. Antis	Sick and funeral benefits
100	Evening Telegram Employees' Benefit Society	1912	Toronto	T. Hopmans	Sick and funeral benefits
27	Federated Association of Letter Carriers	1891	Toronto	Alex. McMordee	Insurance against sickness and death
14	Foresters, Canadian Order of	1879	Brantford	Alf. Van Someren	Insurance against sickness and death
101	Gendron Manufacturing Co's. Employees' Benefit Society	1894	Toronto	R. L. Archambault	Sick and funeral benefits
102	Globe Printing Co's. Employees' Benefit Society	1896	Toronto	George Cashman	Sick and funeral benefits
104	Goodyear Relief Association	1919	Toronto	J. H. Thompson	Sick and funeral benefits
105	Goold, Shapley and Muir Company Employees' Relief Association	1913	Brantford	W. J. Davies	Sick and funeral benefits
106	Grand Order of Israel Benefit Society	1908	Hamilton	J. Freedman	Sick and funeral benefits
108	B. Greening Wire Co., Ltd. Employees' Benefit Society	1910	Hamilton	G. S. Battrom	Sick and funeral benefits
109	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1899	Toronto	F. D. Hunt	Sick and funeral benefits
110	Gutta Percha and Rubber Man'fg Co.'s Employees Sick Benefit Society	1901	Toronto	S. F. Wrathall	Sick and funeral benefits
112	H. A. Mutual Benefit Association	1918	Toronto	Geo. Bartholomew	Sick and funeral benefits
114	Hamilton Firemen's Benefit Fund	1910	Hamilton	S. McSweeney	Insurance against sickness and death; also lifetime benefits
116	Hamilton Police Benefit Fund	1891	Hamilton	James McKay	Insurance against death, also lifetime benefits
118	Hamilton Rolling Mills Benefit Society	1905	Hamilton	H. P. Heath	Sick and funeral benefits
120	Hamilton St. Stanislaus Mutual Benefit Society	1916	Hamilton	John Chudy	Sick and funeral benefits
123	Heintzman & Co.'s Employees' Benefit Society	1885	Toronto	Thos. H. Kirk	Sick and funeral benefits
121	Hebrew Sick Benefit Society	1918	Toronto	Chas. M. Gorletsky	Sick and funeral benefits
125	Hibernians, Ancient Order of	1893	Ottawa	T. R. Donovan	Insurance against sickness and death
18	Home Circles, Canadian Order of	1885	Toronto	J. M. Foster	Insurance against sickness and death, also lifetime benefits(including endowments)
127	Imperial Varnish and Color Sick Benefit Society	1911	Toronto	G. N. Hill	Sick benefits
128	Irish Catholic Benevolent Union	1883	Toronto	Robert Scollard	Insurance against sickness and death
130	Italo-Canadese Benevolent Society	1919	Toronto	Peter Carollo	Sick and funeral benefits
132	Judean Benevolent and Friendly Society	1919	Toronto	I. Hornick	Sick and funeral benefits
134	Kieltzer Sick Benefit Society of Toronto	1914	Toronto	S. Honeft	Sick and funeral benefits
29	Knights of Malta, Chapter General of Canada	1909	Toronto	H. J. Bentley	Insurance against sickness and death.
136	La Congregazione de la Immacolata Concezione di Maria Santissima	1904	Toronto	G. Frasca	Sick and funeral benefits
137	Ladies' Orange Benevolent Association	1895	Toronto	Mrs. J. Gordon	Sick and funeral benefits
138	Lamp-base and Electric Supply Works Employees' Sick Benefit Society	1920	Toronto	H. M. Robinson	Sick and funeral benefits

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—Continued

Report page.	Short name of Society	When organized or incorporated.	Head Office	Name of Secretary	For what insurance contracts registered
140	Linitzer Sick Benefit Society	1916	Toronto	I. Birman	Sick and funeral benefits
	Loggia Dannunzio MutualAid& Benevolent Society	1916	Thorold	V. A. Caffo	Sick and funeral benefits
142	London Police Benefit Fund Association	1887	London	P. W. Harpur	Insurance against death, also lifetime benefits
143	Loyal Order of Moose of Ontario	1917	Toronto	Norman Heyd	Sick and funeral benefits
161	Loyal Orange Young Briton Lodge No. 33	1895	Ottawa	N. Davidson	Sick and funeral benefits
144	Loyal True Blue Association	1893	Toronto	J. A. Stewart	Insurance against sickness and death
7	MacLean Publishing Co., Ltd., Mechanical Division, Mutual Benefit Association	1923	Toronto	O. J. Hutchinson	Sick benefits
151	Massey-Harris, Toronto, Employees' Mutual Benefit Society	1883	Toronto	Thos. Carruthers	Sick and funeral benefits
149	Massey-Harris, Limited, Brantford, Employees' Benefit Association	1894	Brantford	Clarence Tune	Sick and funeral benefits
153	Methodist Book and Publishing House Employees' Benefit Society	1895	Toronto	A. J. Saunders	Sick and funeral benefits
154	Mozirer Sick Benefit Society	1906	Toronto	L. Wainer	Sick and funeral benefits
32	Mutual Masonic Compact	1893	St. Catharines	H. J. Johnston	Insurance against death
174	National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	W. W. Scott	Sick and funeral benefits
156	National Iron Works Employees' Mutual Benefit Society	1913	Toronto	H. Hambleton	Sick and funeral benefits
22	Oddfellows, Canadian Order of	1882	Toronto	Robert Fleming	Insurance against sickness and death
56	Oddfellows, Independent Order of	1875	Toronto	Wm. Brooks	Insurance against sickness and death
34	Oddfellows' Relief Association	1874	Kingston	F. G. Evanson	Insurance against disability or death
147	Oddfellows, Independent Order of, M.U	1893	Toronto	J. T. Tilley	Insurance against sickness and death
37	Ontario Commercial Travellers' Association	1880	London	Geo. T. Hair	Mortuary benefits
158	Orange Grand Lodge of Ontario East	1894	Belleville	F. M. Clarke	Sick and funeral benefits
159	Orange Grand Lodge of Ontario West	1891	Toronto	W. M. Fitzgerald	Insurance against sickness and death
40	Orange Grand Lodge of B.A	1890	Toronto	T. H. Bell	Insurance against sickness and death
162	Ottawa Firemen's Superannuation & Benefit Fund	1917	Ottawa	Jas. J. O'Kelly	Insurance against death; also lifetime benefits
163	Ottawa Hebrew Benefit Society	1915	Ottawa	I. L. Cohen	Sick and funeral benefits

157	Ottawa Typographical Union No. 102	1895	Ottawa	J. A. P. Haydon	Sick and funeral benefits
165	Polish Alliance Friendly Society of Canada	1907	Toronto	A. Purat	Sick and funeral benefits
167	Postal Benefit Association of Toronto	1894	Toronto	A. C. Alderson	Insurance against death
170	Pride of Israel Sick Benefit Society	1905	Toronto	A. Hoffman	Sick and funeral benefits
175	Rogers, Wm., Mfg. Co., Welfare Society	1919	Niagara Falls	M. Sensabough	Sick and funeral benefits
43	Royal Templars of Temperance	1882	Hamilton	C. Van Norman Emory	Insurance against sickness and death
176	Roumanian Aid Association Gloria	1913	Hamilton	Geo. Melnik	Sick and funeral benefits
178	Ruthenian Brotherhood of St. John the Baptist	1911	Brantford	M. Sardyncki	Sick and funeral benefits
179	Ryerson Press Benefit Society	1921	Toronto	T. O. Powrie	Sick and funeral benefits
146	Russell Gear & Machine Co. Employees' Mutual Benefit Society	1920	Toronto	F. B. Sinclair	Sick and funeral benefits
180	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	T. J. Barnes	Sick and funeral benefits
193	Simmons, Ltd., Employees' Mutual Benefit Society	1923	Toronto	E. Nelson	Sick and funeral benefits
193	Slingsby Mfg. Co., Limited, Employees' Benefit Association	1920	Brantford	C. B. Hitchon	Sick and funeral benefits
196	Societa Italiana di M. S. Guglielmo Marconi	1917	Sault Ste. Marie	D. Greco	Sick and funeral benefits
198	Societa di Mutuo Soccorso Racalmutes	1919	Hamilton	G. Gifliolo	Sick and funeral benefits.
199	Societa di Mutuo Soccorso la Trinacria di Toronto	1914	Toronto	M. Calderone	Sick and funeral benefits
201	Sons of Abraham Benefit Society	1919	Hamilton	M. Barrach	Sick and funeral benefits
46	Sons of England Benefit Society	1877	Toronto	D. J. Proctor	Insurance against sickness and death
206	Sons of Jacob Benevolent Society	1918	Toronto	M. Zimmerman	Sick and funeral benefits
194	Societa Figli di Mutuo Soccorso St. Antonio di Ottawa	1919	Ottawa	L. Scorcella	Sick and funeral benefits
203	Sons and Daughters of Ireland Protestant Association	1893	Toronto	James Steele	Insurance against sickness and death
205	Sons of Italy Mutual Aid and Benevolent Society	1914	Niagara Falls	J. Parani	Sick and funeral benefits
208	Sons of Lithuania Benefit Society	1914	Toronto	A. Markes	Sick and funeral benefits
49	Sons of Scotland Benevolent Association	1880	Toronto	F. S. Mearns	Insurance against sickness and death
210	Sons of Temperance of Ontario, Sick and Funeral Benefit Department	1908	Aurora	R. E. Maxwell-Davis	Sick and funeral enefibts
214	Steel Co. of Canada, Ltd., Hamilton Works Employees' Benefit Society	1902	Hamilton	G. W. Brent	Sick and funeral benefits
182	St. Albert Friendly Society	1909	Renfrew	T. J. Freemark	Sick and funeral benefits
183	St. Boniface Benefit Society	1894	Kitchener	A. S. M. Ritz	Sick and funeral benefits
185	St. David's Y.P.U. Sick Benefit Society	1914	Toronto	J. B. Whiteley	Sick and funeral benefits
168	St. Jean Baptiste Society	1888	Ottawa	J. Saint Germain	Insurance against sickness and death
187	St. Joseph Aid Society of Formosa	1887	Formosa	O. Beingessner	Sick and funeral benefits
190	St. Joseph's Mutual Benefit Society	1893	Toronto	J. D. Desaulniers	Sick and funeral benefits
188	St. Joseph Lithuanian Benefit Society	1908	Toronto	J. Waselauskas	Sick and funeral benefits
52	St. Joseph Union of Canada	1864	Ottawa	Charles Leclerc	Insurance against sickness and death
192	St. Luke Benefit Society	1894	Amherstburg	Charles Odette	Sick and funeral benefits
211	Star of Italy Mutual Aid and Benevolent Society	1918	Niagara Falls	T. Zazza	Sick and funeral benefits

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—Continued.

Report page.	Short name of Society	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
212	Staszower Benefit Society	1918	Toronto	S. Sonenberg	Sick and funeral benefits
220	Toronto Civic Employees' Benevolent Association	1893	Toronto	A. Duncan	Insurance against sickness and death
218	Theatrical Mutual Association of Hamilton	1907	Hamilton	H. C. Stroud	Sick and funeral benefits
216	Theatrical Mutual Association of Toronto	1886	Toronto	Chas. Leake	Insurance against sickness and death
222	Toronto Firemen's Benefit Fund	1893	Toronto	H. G. Swalm	Insurance against sickness and death, also lifetime benefits
223	Toronto Hearts of Oak Medical Agency	1919	Toronto	Alfred Hinwood	Medical aid
230	Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Toronto	Edward Felton	Sick and funeral benefits
224	Toronto Hebrew Benevolent Society	1899	Toronto	D. Pullan	Sick and funeral benefits
228	Toronto Musical Protective Association	1887	Toronto	J. Weatherburn	Sick and funeral benefits
226	Toronto Independent Benevolent Association	1911	Toronto	S. H. Shrott	Sick and funeral benefits
233	Toronto Police Benefit Fund	1882	Toronto	D. H. Gordon	Insurance against death; also lifetime benefits
235	Toronto Railway Employees' Union	1897	Toronto	W. D. Robbins	Sick and funeral benefits
236	Toronto Typographical Union No. 91	1894	Toronto	George Murray	Sick and funeral benefits
232	Transportation Club of Toronto	1917	Toronto	W. J. Hotrum	Sick and funeral benefits
7	United Workmen, Ancient Order of	1879	Toronto	W. A. Patterson	Insurance against sickness and death
237	Verity Plow Company Relief Association	1899	Brantford	Charles Carter	Sick and funeral benefits
239	Waitresses' Club	1922	Toronto	Jean Johns	Sick and funeral benefits
240	Willys-Overland Employees' Mutual Benefit Society	1920	Toronto	J. McArthur	Sick and funeral benefits
241	Young Men's Hebrew Association	1912	Toronto	Harry Zweig	Sick and funeral benefits
243	Zion Benevolent Society	1911	Toronto	S. Himel	Sick and funeral benefits

LOAN AND TRUST CORPORATIONS' STATEMENTS

BEING

ABSTRACTS FROM FINANCIAL STATEMENTS
MADE BY

BUILDING SOCIETIES, LOAN CORPORATIONS, LOANING LAND
CORPORATIONS, AND TRUST COMPANIES

FOR THE YEAR ENDED

31st DECEMBER, 1922

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO
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1923

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The
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LIMITED
TORONTO
CANADA

To His Honour HENRY COCKSHUTT,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Report of the Registrar of Loan Corporations for the year 1923.

Respectfully submitted,

W. F. NICKLE,
Attorney-General.

Toronto, 1st September, 1923.

THE HONOURABLE W. F. NICKLE, K.C., M.P.P.,
Attorney-General of Ontario.

I have the honour to submit herewith the Twenty-sixth Annual Report of the Registrar of Loan Corporations of Ontario.

As is usual, the statements included in this report are arranged alphabetically according to the classes of corporations defined by the Act, namely, Loan Corporations, Loaning Land Corporations and Trust Companies.

The information given in this report is an abstract from sworn statements of the chief officers and auditors of the companies. The Department does not assume responsibility for the correctness of the figures submitted or for the valuation of the securities which compose the assets of the companies.

The content of this report is the same in extent as that of last year. After careful consideration of the desirability of extending or limiting the detail of schedules to be published, and upon taking the advice of representatives of the associated loan and trust companies, the conclusion was reached that the present report includes the maximum amount of detail which can usefully be published. Further information is available to enquirers who are concerned, but it appears that the publication of additional information would not be likely to improve the usefulness of the report, and it might very well result in making it more difficult for the general public to understand the condition of the companies whose affairs are reported upon herein.

OUTSTANDING FEATURES OF LOAN CORPORATION STATEMENTS FOR 1922.

The year under review represents the achievement of substantial progress in the re-adjustment of loan corporations to post-war conditions. Summaries will be found in the schedules to the report which recapitulate the assets and liabilities of the corporations according to the statement classification, and which give summaries also of the revenue and expenditure items. These will repay careful study by those concerned in the business.

The real estate held for sale by both loan and trust companies, combined, shows very little change during the year. This means that actual sales must have kept pace with foreclosures during the course of the year.

The total of mortgage investments of loan corporations and loaning land corporations, as shown by these summaries, now amounts to $145,737,691, an increase over the preceding year of $585,479. This increase would have been larger by more than $2,000,000 if it had not been for the fact that the Credit Foncier (Franco-Canadien) has continued its policy of withdrawing its mortgage investments from Canada for the purpose of redeeming debentures payable in France. The same special item in the Credit Foncier statement accounts for a large increase shown in the investments in other bonds, debentures and debenture stocks. This circumstance is similar to that which was noted in the report for last year.

The increase in the amount of Government bonds held by loan companies, amounting as it does to over $2,000,000, is rather surprising. On investigation it appears that the major portion of this increase is accounted for by the purchase of bonds of the United Kingdom, presumably taken as an investment for sterling funds which the foreign exchange situation prevents being brought to Canada for investment. Otherwise there appears little change in the amount of the Government bonds held by loan companies. There is a substantial decrease of more than $1,000,000 in the amount of Canadian municipal debentures held by the loan companies, and this is probably accounted for by the fact of the few offerings which have been available during the past year, and of the increasing prices of first-rate investments. The amount invested in stocks of other corporations is almost unchanged in the total.

There is a very satisfactory increase of more than $2,400,000 in the total amount of debentures issued by corporations payable in Canada. When this is coupled with the fact that for the first year since 1914 there is a substantial increase in the amount of debentures payable abroad amounting, during this year, to approximately $2,380,000, we have a very strong and satisfying indication of the extension and growth of the loan companies' business during 1922. There is plenty of evidence that this year marks the turn of the tide of the loan company funds. The following figures indicate the efflux which the companies have suffered since 1914:

	DEBENTURES.	
	Payable in Canada.	Payable abroad.
*1914	$25,988,487	$77,465,323
*1915	28,435,263	77,675,532
*1916	28,169,467	73,784,756
*1917	28,805,795	69,094,457
1918	27,438,420	69,663,965
1919	26,224,619	69,991,837
1920	29,037,935	64,355,393
1921	29,982,858	62,814,676
1922	32,394,820	65.197.496

*Interest not included.

The total deposits held by loan and trust corporations show the very substantial increase of about $2,000,000. The general process of deflation and falling prices continued during 1922, and this increase is, for that reason, all the more satisfactory as an evidence of substantial progress and of growing public confidence in the security of these depositaries.

In the case of trust companies the year was chiefly notable for a substantial increase in the amount of guaranteed funds available for investment, most of which seems to have gone to an increase in mortgage investments. The increase in the latter case amounted to more than $3,970,000. Attention should also be called to the remarkable increase of more than $85,000,000 in the value of the estates, trusts and agency funds committed to trust companies for administration.

Probably the feature of the loan and trust company statements which will attract the greatest attention is the showing of arrears of interest on mortgage investment accounts. The general trade conditions of the Dominion have been such that most people would be prepared to see a serious increase in arrears of interest on mortgage investments. My view of the situation, based on a consideration of the figures exhibited in the loan company statements, is bound to be an optimistic one because the increase in the amount of arrears of interest is so comparatively slight. Ontario and the Eastern Provinces have always been conspicuous for the merit of their mortgage investments both as to safety of principal and promptness of interest payment. The tables show that on an investment of approximately $93,000,000 in mortgages, of which approximately

$72,000,000 is in Ontario, the total arrears shown in the mortgage accounts of the loan companies is less than 1 per cent. Actual arrears would, of course, be larger than this amount because it is the practice of some loan companies not to include any accrued or overdue interest in their statements. However that may be, the showing is eminently satisfactory.

It is not to be expected that mortgage investments in Western Canada could compare favourably with this Eastern record in view of the very serious times through which agriculture in Western Canada has been passing. Nevertheless, it is a satisfaction to find that the average of overdue interest on Western mortgage investments is only fractionally increased during 1922. The average arrears of interest on Western mortgage investments in 1922 is shown to be approximately 4.5 per cent. on a total investment of approximately $80,000,000. I have not an average comparison for all the companies, but selecting eight whose investments include the larger portion of this amount (about $51,000,000) I find that their average arrears of interest for 1922 is 4 per cent., and that in 1921 the same companies showed an average on arrears of 3.7 per cent. It is quite possible that the companies are carrying some accounts without taking credit in their earnings or assets for unpaid interest, and the published statements will not reveal how large a factor this is in the situation. I am inclined to the view, however, that it does not seriously affect the accuracy of the figures quoted.

Victoria Trust and Savings Company.

At the last session of the Legislature a Private Act was passed converting what was formerly known as The Victoria Loan and Savings Company into a regular trust company under the name Victoria Trust and Savings Company. The new trust company is subject in every particular to the general law respecting trust corporations. This legislation followed the precedent of that of the Waterloo Trust and Savings Company referred to in the annual report of last year.

Legislation.

There was no new general legislation of importance, either in the Dominion Parliament or in the Ontario Legislature, affecting the business of loan and trust corporations. There was, however, an important departure in Manitoba trust company legislation which is worthy of study.

Sterling Debentures.

The improvement in this Department has already been referred to, and figures have been quoted showing the substantial increase in the amount of moneys taken in Great Britain by Canadian loan companies. This has been accompanied by progressive improvement in the rate of sterling exchange. Nevertheless the importation of money for mortgage investments during the year has not been important. Those companies which issued sterling debentures during the year invested the proceeds chiefly in British securities of short terms or a liquid character, holding these for conversion whenever the rate of exchange should have made the transfer of the funds to Canadian investment economical. I have had an opportunity of making some enquiries as to the situation during a recent visit to England, and the best information I can secure leads me to believe that plentiful supplies of British money are available for Canadian loan companies whenever the exchange situation has regained its normal level.

Apparently the unpopularity in Great Britain which at present attaches to Canadian industrial or public investments is not extended to the Canadian loan companies, and, of course, it is the satisfactory record of the investment itself that has saved the popularity of this security. Nevertheless general opinion does not seem to expect that sterling exchange will make any further early marked improvement. The Continental situation has interposed so many elements of uncertainty that the recovery of international confidence is still postponed or delayed, and this is one important element likely to delay the recovery by sterling exchange of pre-war standards. There must therefore be a further fall in the rates of income which British moneys can earn locally and a further reduction of sterling debenture rates of interest before the flow of money to Canadian mortgage investments can be resumed to an important extent.

MORTGAGE LENDING SITUATION IN ONTARIO.

During the year 1923 mortgage lending by loan corporations has been more restricted than in the preceding year. This is not due to any scarcity of supply of moneys, but rather to a conservative policy adopted by the companies generally. Funds have been freely available for completed and occupied properties, but it is well understood that the demand for mortgage moneys comes chiefly in respect of new buildings. The policy of the loan companies toward building loans in urban districts seems to have been predicated upon a situation in which building costs had appreciably advanced over last year's standards while selling prices were lower and buyers fewer. In other words the companies have apparently concluded that the time is not opportune for encouraging speculative building. Accordingly, notwithstanding the accumulation of mortgage funds available, the rate of interest on urban mortgages in Ontario has continued firm. The prevailing rate on completed properties in Toronto is 7 per cent. per annum, and upon building loans 7½ per cent. per annum, with no very definite prospect of a reduction in rate before the end of the present calendar year. During 1923 the life insurance companies, and particularly certain United States insurance companies, have been surveying the Ontario field for mortgage investments, and substantial sums have already been made available through local agencies. The prospect is that there will be an important accretion to the supply of mortgage moneys from those sources in the near future. This, however, has not yet been felt as an important element in competition with loan companies for mortgage loans.

MORTGAGE LENDING SITUATION IN WESTERN CANADA.

At the time of writing this report a more decided feeling of optimism prevails with regard to mortgage investments in Western Canada. The Western harvest which is now being gathered, has been an important reason for this feeling and particularly the fact that this year's crop seems to be plentiful in those districts of Western Canada that have suffered from crop failures for several successive years. The condition of mortgage interest due, previously referred to in regard to the 1922 statements, is likely to be maintained or improved in those of 1923.

Yours faithfully,

V. EVAN GRAY,
Registrar of Loan Corporations.

Parliament Buildings, Toronto, 31st of August, 1923.

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NOTE.

Section 112 of the Loan and Trust Corporations Act (R.S.O. 1914, Chap. 184) provides as follows:—

> 112.—(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled make, print, publish, circulate, authorize, or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.

I. LOAN CORPORATIONS

A. CORPORATIONS HAVING PERMANENT STOCK ONLY

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO

Head Office, Stratford, Ontario.

OFFICERS

President—J. W. SCOTT, Listowel. Vice-President—HON. NELSON MONTEITH.
Manager and Secretary—J. A. DAVIDSON.

DIRECTORS

JAMES TROW, Stratford. DR. J. A. ROBERTSON, Stratford.
THOS. BALLANTYNE, Stratford. JAMES W. BROWN, Stratford.

Auditors—WM. IRWIN, Stratford. GEO. HAMILTON, Stratford.

CAPITAL

Amount of Capital Stock authorized	$ 5,000,000 00
Amount subscribed—ordinary	500,000 00
Amount paid in cash	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises		$ 30,000 00
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 2,166,774 00	
Interest due	14,234 00	
Interest accrued	45,170 00	
		2,226,178 00
(*See Schedule B.*)		
3. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 14,600 00	
(b) Canadian municipalities, school districts and rural telephone companies	1,108,051 00	
(c) Other bonds	59,408 00	
Interest due	1,594 00	
Interest accrued	26,758 00	
		1,210,411 00
4. Cash on hand		23,075 75
5. Cash on deposit with banks		37,463 90
Total Assets		$ 3,527,128 65

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 1,289,633 55	
Interest due and accrued	11,085 00	
		$ 1,300,718 55
2. Amount of money deposited with the corporation	$ 1,168,332 32	
Interest accrued thereon	21,642 55	
		1,189,974 85
Total		$ 2,490,693 40

To Shareholders

3. Reserve funds	$ 500,000 00
4. Dividends to shareholders declared and unpaid	30,000 00
5. Paid up capital	500,000 00
6. Balance of Profit and Loss Account	6,435 25
Total	$ 1,036,435 25
Total Liabilities	$ 3,527,128 65

REVENUE ACCOUNT

Income

1. Rents earned		$ 731 79
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 156,905 80	
(b) bonds, debentures and stocks	64,328 01	
(c) bank deposits	520 97	
		221,754 78
3. Profit on sale of securities and real estate		1,806 11
4. Increase in market value of securities and real estate		10,000 00
Total		$ 234,292 68

Expenditure

5. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 61,558 52	
(b) deposits	42,464 33	
		$ 104,022 85
6. Loss on sale of securities and real estate		316 45
7. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 9,239 60	
(b) Provincial	1,846 68	
(c Municipal	233 10	
		11,319 38
8. Commission on loans and on sale of debenture and real estate		1,985 07
9. All other expenses incurred—Salaries, $14,190.00; directors' fees, $1,958.00; votes of shareholders' and auditors' fees, $1,210.00; subscriptions, $203.00; insurance, $228.50; printing and stationery, $2,091.77; advertising, $312.89; postage, telegrams, telephones and express, $900.00; improvements to company's building, $2,092.82; miscellaneous, $409.40; total		23,596 38
10. Net profit transferred to Profit and Loss Account		93,052 55
Total		$ 234,292 68

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 3,382 70
Amount transferred from Revenue Account	93,052 55
Total	$ 96,435 25
Dividends to shareholders declared during year	$ 60,000 00
Amount transferred to Special Reserves and Contingency Accounts	30,000 00
Balance of account at December 31st, 1922	6,435 25
Total	$ 96,435 25

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.79%; (b) On Government Bonds, 5¾%; (c) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 6.05%; (d) On all other bonds, 6.10%.
2. Average rate of interest per annum paid by the Corporation during the year: on deposits, 3.52%; on debentures, 5%.
3. Officers of the Corporation who are under bond for the following amounts: manager, $5,000.00; W. P. Bradshaw, $2,000.00; W. F. Nickle, $2,000.00.
4. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days: Jan. 2, 1922, at 6%; July 2, 1922, at 6%.
5. Date appointed for the Annual Meeting: Jan. 25, 1923. Date of last Annual Meeting, Jan. 26th, 1922.

6. Amount of actual cash receipts during the year for:	
(a) interest on mortgage investments	$ 137,257 00
(b) interest on bonds and debentures and dividends on stocks	68,628 00
(c) revenue from real estate (less disbursements)	731 79
7. Amount of interest permanently capitalized during the year	1,533 16

CONSTATING INSTRUMENTS

Incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52), issued under R. S. O. 1877, c. 150, which Act was continued by R.S.O. 1887, c. 157, and was as to Loan Corporations superseded by 60 V. c. 38 (O), now R.S.O. c. 184.

The lending and the borrowing powers of the company are derived from its Letters Patent and the above public general Statute.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total Interest accrued	Total
	$ c.	$ c.	$ c.	$ c.
Ontario	2,166,774 00	14,234 00	45,170 00	2,226,178 00

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
First mortgages under which no legal proceedings have been taken	2,166,774 00	8,180 00	6,054 00	45,170 00	2,226,178 00

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original principal	Additional advances or charges	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.
92-4 Adelaide Street West, Toronto	52,000 00	....	975 00	52,975 00
47 ft. 6 in., King St., Kitchener	25,000 00	5,000 00	352 00	30,352 00
294-6 Richmond St., Toronto	30,000 00	....	525 00	30,525 00
Apartment block, Dundas St., Toronto	50,000 00	....	803 00	48,803 00
Three storey blk., King St., Kitchener	21,400 00	5,000 00	147 00	26,547 00
280 Bloor St. W., Toronto	20,000 00	....	950 00	20,950 00
Lots 21-22-23, E.S. Gordon Ave., Toronto	45,000 00	....	281 00	45,281 00

THE BROCKVILLE LOAN AND SAVINGS COMPANY

Head Office, Brockville, Ontario

OFFICERS

President—D. W. DOWNEY.
Vice-President—J. GILL GARDNER.
Managing-Director—L. C. DARGAVEL.
Secretary-Treasurer—G. M. LARKE.

DIRECTORS

D. W. DOWNEY.
C. S. COSSETT.
J. W. RIDGEWAY.
J. GILL GARDNER.
ALBERT GILMOUR.
ADAM FULLERTON.
L. C. DARGAVEL.

AUDITORS—C. S. SCOTT & Co., Hamilton.

CAPITAL

Amount of Capital Stock authorized		$ 500,000 00
Amount subscribed—ordinary		350,000 00
Amount paid in cash:		
On $350,000 stock, 40% called	$ 140,000 00	
Paid in advance of calls	196,625 50	
		336,625 50

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Freehold land (including buildings)		$ 2,426 60
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 722,698 35	
Agreements for sale	14,698 26	
Interest due	2,815 63	
Interest accrued	13,336 43	
(*See Schedule B.*)		753,548 67
3. Book value of bonds, debentures and debenture stocks:		
Canadian municipalities, school districts and rural telephone companies	$ 61,796 75	
Interest due	185 93	
Interest accrued	934 85	
		62,917 53
4. Cash on hand		6,582 19
5. Cash on deposit with banks		35,079 48
6. All other assets		1,031 70
Total Assets		$ 861,586 17

Liabilities

To the Public

1. Amount of money deposited with the corporation	$ 331,946 46	
Interest accrued thereon	12,278 79	
		$ 344,225 25
2. Taxes due and accrued (Dom. Gov't. Income Tax)		3,377 06
3. Salaries, rents and other expenses due and accrued		450 00
4. All other liabilities		193 36
Total		$ 348,245 67

To Shareholders

5. Reserve funds	$ 150,000 00
6. Contingency fund	10,000 00
7. Dividends to shareholders declared and unpaid	11,722 19
8. Paid up capital	336,625 50
9. Balance of Profit and Loss Account	4,992 81
Total	513,340 50
Total Liabilities	$ 861,586 17

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) mortgages and agreements for sale	$ 59,207 56	
(b) bonds, debentures and stocks	5,172 50	
(c) bank deposits	303 17	
		$ 64,683 23
2. All other revenue for year		247 50
Total		$ 64,930 73

Expenditure

3. Interest incurred during the year on:		
(a) deposits	$ 12,278 79	
(b) other borrowed money	320 71	
		$ 12,599 50
4. Amount by which assets were written down (furniture and fixtures)		104 60
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 3,982 58	
(b) Provincial	623 32	
(c) Municipal	259 00	
		4,864 90
6. Commission on loans and on sale of debentures and real estate		856 50
7. All other expenses incurred—Salaries, $4,976.85; directors' fees, $1,075.00; auditors' fees, $450.00; legal fees, $363.35; rents, $605.74; travelling expenses, $24.00; printing and stationery, $713.19; advertising, $214.20; postage, telegrams, telephones and express, and war stamps, $290.97; Christmas Club, $966.42; miscellaneous, $1,630.98; total:		11,310 70
8. Net profit transferred to Profit and Loss Account		35,194 53
Total		$ 64,930 73

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 2,775 88
Amount transferred from Revenue account	35,194 53
Total	$ 37,970 41
Dividends to shareholders declared during year	$ 22,977 60
Amount transferred to Special Reserves and Contingency Accounts	10,000 00
Balance of account at December 31st, 1922	4,992 81
Total	$ 37,970 41

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, Municipal, 5%; School, 8%.
2. Loans written off, $152.83, Co. Pty. Hold.; $26.58, Co. Pty. Sold.
3. Officers of the Corporation who are under bond for the following amounts: Managing-Director, $10,000; Secretary-Treasurer, $5,000.
4. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days: 7%, January 2, 1922, and July 3, 1922.
5. Date appointed for the Annual Meeting: February 14, 1923. Date of last Annual Meeting, February 8, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 57,271 43
(b) interest on bonds and debentures and dividends on stocks	3,882 84
(c) revenue from real estate (less disbursements)	2 18

CONSTATING INSTRUMENTS

Incorporated by declaration filed 11th May, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. The declaration was made by virtue of the "Building Societies Act," R.S.O. 1877, c. 164, continued by R.S.O. 1887, c. 169, and superseded by 60 V., c. 38 (O), now R.S.O. 1897, c. 205. See R.S.O. 1914, c. 184.

The lending and borrowing powers are derived from the above public General Acts.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total Interest accrued	Total charges due and unpaid	Total
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario...............	722,082 15	2,291 78	13,101 13	616 20	738,091 26

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken	719,582 71	1,945 92	35 61	13,001 03	734,565 27
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	3,115 64	130 80	179 45	100 10	3,525 99
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage	14,698 26	395 35	128 50	235 30	15,457 41
(b) Aggregate amount of sale price of properties covered by such agreements, $27,634.69.............					
Total.....................	737,396 61	2,472 07	343 56	13,336 43	753,548 67

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.
Lot 35, Block 31, Brockville......	*15,000 00	....	132 80	11,242 80
Lots 4-5, Block 31, Brockville.........	16,000 00	3,000 00	439 25	16,439 25
Lots 45-46, Block 31, Brockville.......	15,000 00	15,000 00	92 00	15,092 00
Lot 14, Block 29, Brockville..........	23,000 00	....	520 15	23,520 15
Lots "B," 3-4, Block 1, Brockville.....	13,000 00	....	174 50	13,174 50
Lots 149, Elm and Monk Sts., Sudbury.	15,000 00	....	82 15	12,582 15
Total.........................	97,000 00	18,000 00	1,440 85	92,050 85

*Only $11,110 advanced.

THE CANADA LANDED AND NATIONAL INVESTMENT COMPANY (Limited)

Head Office, Toronto

OFFICERS

President—D. E. THOMSON, K.C., LL.D. Vice-President—F. W. HARCOURT, K.C., LL.D.
Managing-Director—EDWARD SAUNDERS.

DIRECTORS

D. E. THOMSON, K.C., LL.D.
F. W. HARCOURT, K.C., LL.D.
G. TOWER FERGUSSON.
CHARLES J. HOLMAN, K.C., LL.D.
JAMES PLAYFAIR.
EDWARD SAUNDERS, Man.-Director.
F. LE M. GRASETT, M.B., F.R.C.S., Edin.

Auditors—T. WATSON SIME, C.A., F.C.A. GEO. U. STIFF, F.C.A.

CAPITAL

Amount of Capital Stock authorized	$ 4,000,000 00
Amount subscribed—ordinary	2,410,000 00
Amount paid in cash—On $2,410,000 stock 50% called	1,205,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Office premises	$ 35,000 00	
Freehold land (including buildings)	78,062 78	$ 113,062 78
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 4,033,927 92	
Agreements for sale	35,503 16	
Interest due	58,831 05	
(*See Schedule B*)		4,128,262 13
3. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 1,127,401 06	
(b) Canadian municipalities, school districts and rural telephone companies	846,163 44	
Interest due	849 95	1,974,414 45
4. Cash on hand		940 64
5. Cash on deposit with banks		274,102 85
Total Assets		$ 6,490,782 85

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada	$ 283,657 50		
Interest due and accrued	3,490 00	$ 287,147 50	
Payable elsewhere than in Canada	$ 3,344,628 83		
Interest due and accrued	24,240 68	3,368,869 51	$ 3,656,017 01
2. All other liabilities			42,420 96
Total			$ 3,698,437 97

To Shareholders

3. Depreciation Reserve	$ 50,000 00
4. Reserve fund	1,450,000 00
5. Dividends to shareholders declared and unpaid	45,162 45
6. Paid up capital	1,205,000 00
7. Balance of Profit and Loss Account	42,182 43
Total	2,792,344 88
Total Liabilities	$ 6,490,782 85

REVENUE ACCOUNT

Income

1. Rents earned (including $5,662.80 on office premises)		$ 11,964 59
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 302,043 35	
(b) bonds, debentures and stocks	115,465 72	
(c) collateral loans	135.62	
(d) bank deposits	4,812 46	
		422,457 15
3. Profit on sale of real estate		3,145 79
4. All other revenue for year		11,192 82
Total		$ 448,760 35

Expenditure

5. Interest incurred during the year on debentures and debenture stock		$ 194,301 65
6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 23,158 64	
(b) Provincial	3,078 97	
(c) Municipal	763 73	
		27,001 34
7. Commission on loans and on sale of debentures and real estate		16,302 83
8. All other expenses incurred—Salaries, $37,420.56; directors' fees, $10,000.00; auditors' fees, $1,512.50; legal fees, $99.66; rents, $4,250.00; travelling expenses, $310.00; printing and stationery, $1,541.26; advertising, $1,050.51; postage, telegrams, telephones and express, $821.82; miscellaneous, $2,726.90; total		59,733 21
9. Repairs to office premises and expenses on real estate		14,207 94
10. Net profit transferred to Profit and Loss Account		137,213 38
Total		$ 448,760 35

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 37,519 05
Amount transferred from Revenue account	137,213 38
Total	$ 174,732 43
Dividends to shareholders declared during year	$ 120,500 00
Bonus, 1%	12,050 00
Balance of account at December 31st, 1922	42,182 43
Total	$ 174,732 43

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.5%; (b) On Government Bonds, 5.55%; (c) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 6.56%.

2. Average rate of interest per annum paid by the Corporation during the year on debentures, 5.54%.

3. Officers of the Corporation who are under bond for the following amounts respectively: All (except Juniors) for $1,000 to $5,000. Amounting in all to $38,000.

4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 2nd Jan., 2½%; 1st April, 2½%; 2nd July, 2½%; 1st Oct., 2½%.

5. Date appointed for the Annual Meeting: 14th Feb., 1923. Date of last Annual Meeting: 8th Feb., 1922.

6. Amount of actual cash receipts during the year for:	
(a) interest on mortgage investments	$ 281,045 32
(b) interest on bonds and debentures	111,733 03
(c) loans on collateral security. Principal, $4,300. Interest	135 62
7. Amount of interest permanently capitalized during the year	273 00

CONSTATING INSTRUMENTS

This Company was in 1891 constituted by an amalgamation of (1) The Canada Landed Credit Company with (2) The National Investment Company of Canada (Limited), and the re-incorporation of the amalgamated Company. Of the two Companies so amalgamated:

1. The Canada Landed Credit Company had been incorporated in 1858 by special Act of the Province of Canada, 22 V., c. 133; a special Act of 1859, 22 V., c. 105, increased the capital; the two foregoing Acts were amended by 29-30 V. (1866-7), c. 125. In 1873, an Act of Ontario, 36 V., c. 122, amended 22 V., c. 133, supra; in 1874 the powers of the Company were extended by 38 V., c. 73 (O); in 1875-6 the capital was further increased by 39 V., c. 97 (O); in 1882 the special Acts of 1858 and 1859 supra were amended by 45 V., c. 72 (O). In 1882 the special Act of Canada, 45 V., c. 110, extended the Company's operations to Manitoba and the Northwest Territories. In 1890 the special Act of Ontario, 53 V., c. 128, authorized the Company to issue debenture stock to become amalgamated with other companies, etc. In 1891, Letters Patent of Canada, dated January, 1891, authorized the amalgamation of the Company with the National Investment Company of Canada. In 1891, Letters Patent of Ontario, dated 12th February, authorized the same amalgamation.

2. The National Investment Company of Canada had been incorporated by Letters Patent of Canada, dated 21st August, 1882, issued under 40 V., c. 43 (D).

For the powers of the amalgamated Company, see the Letters Patent above cited; see also R.S.O., 1886, secs. 88-98, and sec. 101; see also the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total charges due and unpaid (Included in Principal)	Totals
	$ c.	$ c.	$ c.	$ c.
Ontario	2,205,888 14	9,637 12	563 92	2,215,525 26
Manitoba	1,416,704 29	42,101 42	2,529 33	1,458,805 71
Saskatchewan	398,285 26	6,358 23	1,969 98	404,643 49
Alberta	48,553 39	734 28	59 88	49,287 67
Total	4,069,431 08	58,831 05	5,123 11	4,128,262 13

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Total
		Under six months	Six months and over	
	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken.........	4,032,540 06	31,703 47	26,077 70	4,090,321 23
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)........................	1,387 86	101 50	54 50	1,543 86
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.........	35,503 16	216 48	677 40	36,397 04
(b) Aggregate amount of sale price of properties covered by such agreements, $52,740.				
Total............................	4,069,431 08	32,021 45	26,809 60	4,128,262 13

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Total amount at which carried in Corporation's books
	$ c.	$ c.
Nos. 384-6 Yonge Street, Toronto, five-storey brick store on lot 36 feet 8½ inches by 110 feet............................	60,000 00	54,000 00

CANADA PERMANENT MORTGAGE CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President—W. G. GOODERHAM.
Second Vice-President—JOHN MASSEY.
First Vice-President—E. R. C. CLARKSON.
General Manager—GEORGE H. SMITH.
Secretary—WALTER F. WATKINS.

DIRECTORS

COL. A. E. GOODERHAM, Toronto.
F. GORDON OSLER, Toronto.
WILLIAM MULOCK, K.C., Toronto.
WILLIAM STONE, Toronto.
GEORGE H. SMITH, Toronto.
GEO. W. ALLAN, K.C., Winnipeg.
A. B. CAMPBELL, W. S., Edinburgh.

Auditors—A. E. OSLER, A.C.A. HENRY BARBER, F.C.A.

CAPITAL

Amount of Capital Stock authorized	$20,000,000 00
Amount subscribed—ordinary	7,000,000 00
Amount paid in cash	7,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the Corporation:		
Office premises	$ 762,874 13	
Freehold land (including buildings)	531,543 42	
		$ 1,294,417 55
2. Amount secured by mortgage on real estate including:		
First mortgages	$32,519,409 90	
Property brought on hand under Power of Sale	265,132 75	
Agreements for sale	521,293 71	
Interest due	1,041,197 29	
(See Schedule B.)		34,347,033 65
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $91,190 of the Company's own stock upon which $91,190 has been paid.)		
Principal	$ 203,450 37	
Interest due	1,981 47	
		205,431 84
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 2,336,367 43	
(b) Canadian municipalities	200,224 17	
		2,536,591 60
5. Book value of stocks owned		1,238,000 00
6. Cash on hand		96,919 70
7. Cash on deposit with banks		1,647,214 02
8. All other assets		13,868 40
Total Assets		$41,379,476 76

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada	$ 4,714,663 69		
Interest due and accrued	77,255 78		
		$ 4,791,919 47	
Payable elsewhere than in Canada	14,643,201 60		
Interest due and accrued	91,391 90		
		14,734,593 50	
			$19,526,512 97
2. Amount of money deposited with the corporation			7,284,884 11
3. Taxes due and accrued			5,749 81
4. Salaries, rents and other expenses due and accrued			15,593 99
5. All other liabilities			2,579 98
Total			$26,835,320 86

To Shareholders

6. Reserve funds (give items and amounts)	7,000,000 00
7. Dividends to shareholders declared and unpaid	210,000 00
8. Paid up capital	7,000,000 00
9. Balance of Profit and Loss Account	334,155 90
Total	14,544,155 90
Total Liabilities	$41,379,476 76

REVENUE ACCOUNT

Income

1. Rents earned (including $106,816.06 on office premises)		$ 106,816 06
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 2,472,367 26	
(b) bonds, debentures and stocks	175,683 03	
(c) collateral loans	19,236 40	
(d) bank deposits	32,945 89	
(e) other interest earned	20,730 18	
		2,720,962 76
3. Profit on sale of securities and real estate		106,725 62
4. Amount by which ledger values of assets were written up		10,000 00
5. All other revenue for year		6,317 30
Total		$ 2,950,821 74

Expenditure

6. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 990,896 36	
(b) deposits	248,816 14	
		$ 1,239,712 50
7. Loss on sale of securities and real estate		6,031 49
8. Amount by which assets were written down		5,410 84
9. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 91,229 46	
(b) Provincial	21,180 94	
(c) Municipal	4,608 15	
		117,018 55
10. Commission on loans and on sale of debentures and real estate		96,887 69
11. All other expenses incurred: Salaries, $324,494.97; directors' fees, $22,625; auditors' fees, $15,800.07; legal fees, $2,355.15; rents, $42,775; travelling expenses, $5,744.05; printing and stationery, $19,210.35; advertising, $24,875.77; postage, telegrams, telephones and express, $7,760.48; expenses of Corpn. Bldgs., $67,844.29; miscellaneous, $49,256.24; total		582,741 37
12. Net profit transferred to Profit and Loss Account		903,019 30
Total		$ 2,950,821 74

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 271,136 60
Amount transferred from Revenue account	903,019 30
Total	$ 1,174,155 90
Dividends to shareholders declared during year	$ 840,000 00
Balance of account at December 31st, 1922	334,155 90
Total	$ 1,174,155 90

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.417%; (b) On Government Bonds, 5.365%; (c) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 6.121%; (d) On stocks owned, 5.565%.

2. Average rate of interest per annum paid by the Corporation during the year: On deposits. 3.717%; On debentures, 5.445%; On debenture stock, 4.09%.

3. Loans written off	$ 5,410 84

4. Officers of the Corporation who are under bond for the following sums: All officers and employees holding responsible positions give bonds or security satisfactory to Corporation, $1,000.00 to $5,000.00 each.
5. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 3% on 3rd January, 1st April, 3rd July, 2nd October.
6. Date appointed for the Annual Meeting: Jan. 26th, 1923. Date of last Annual Meeting: Jan. 27th, 1922.
7. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 2,437,603 31
(b) interest on bonds and debentures and dividends on stocks	178,738 34
(c) loans on collateral security:	
principal	119,831 16
interest	23,333 77
(d) revenue from real estate (less disbursements)	38,971 77

8. Maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise	5,000 00

Amount owing December 31st, 1922: Nil.

CONSTATING INSTRUMENTS

This Company was under the provisions of the Act special of Ontario 63 V., c. 129, formed by the amalgamation of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company, and the London and Ontario Investment Company, 63 V., c. 129 (Ont.). See also special Act of Canada, 62 V., c. 101 (D).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total Interest accrued (Not taken into Assets)	Total charges due and unpaid
	$ c.	$ c.	$ c.	$ c.
Ontario	11,095,038 90	112,771 45	177,425 21	48 38
Manitoba	6,888,478 47	237,302 30	83,081 64	2,570 92
British Columbia	1,887,495 25	22,564 09	18,162 29	35 00
New Brunswick	1,287,523 17	54,463 38	17,175 88	48 50
Alberta	3,142,373 51	128,649 93	50,928 00	2,663 10
Saskatchewan	6,939,275 06	375,308 49	69,661 69	28,502 00
Nova Scotia	1,800,519 25	110,137 65	4,547 08	
Total	33,040,703 61	1,041,197 29	420,981 79	33,867 90

Mortgage principal	$33,040,703 61	
Mortgage interest	1,041,197 29	
		$34,081,900 90
Property on hand for sale		265,132 75
		$34,347,033 65

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Amount of interest accrued (Not taken into Assets)	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken.............	32,653,175 29	813,211 00	215,949 43	417,688 15	33,300,023 87
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)................	131,367 36	846 79	5,438 41	674 59	138,327 15
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage............	521,293 71	3,824 96	1,926 70	2,619 05	529,664 42
(b) Aggregate amount of sale price of properties covered by such agreements, $804,487.42.					
Total.............	33,305,836 36	817,882 75	223.314 54	420,981 79	33,968,015 44

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of interest due and unpaid whether capitalized or not	Interest accrued (Not taken into Assets)	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.	$ c.
South side of Wellington St. W., and north side of Front St. W., Toronto, about 430x215 ft. on each street	175,000 00	....	....	3,400 00	136,000 00
South side of Wellington St. W., Toronto, about 140x230 ft....	160,000 00	25 70	....	....	143,301 30
139 x 155 ft., east side of Yonge St., Toronto..	60,000 00	....	304 12	....	60,304 12
North side Elm St., Sudbury, 90x120 ft. and other properties.....	70,000 00	....	3,579 52	....	62,545 50
Total.........	465,000 00	25 70	3,883 64	3,400 00	402,150 92

CANADIAN MORTGAGE INVESTMENT COMPANY

Head Office, Toronto

OFFICERS

President—H. S. OSLER, K.C. Managing Director—F. W. G. FITZGERALD.
Vice-Presidents—JOSEPH HENDERSON and F. W. G. FITZGERALD.
Secretary—VYVYAN HARRIS.

DIRECTORS

H. S. OSLER, K.C., Toronto.
JOSEPH HENDERSON, Toronto.
D. B. HANNA, Toronto.
CHARLES W. BEATTY, Toronto.
GEORGE D. PERRY, Toronto.
F. W. G. FITZGERALD, Toronto.
WALLACE NESBITT, K.C., Toronto

Auditors—PRICE, WATERHOUSE AND COMPANY

CAPITAL

Amount of Capital Stock authorized		$ 5,000,000 00
Amount subscribed—ordinary		1,506,300 00
Amount paid in cash:		
On $988,600.00 stock fully called	$ 988,600 00	
On $459,300.00 stock 50% called	229,650 00	
Dividends applied as additional payments	6,028 82	
On $58,400.00 instalment stock	19,461 67	
		1,243,740 49

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises	$ 262,597 27	
Freehold land (including buildings)	193,244 98	
		$ 455,842 25
2. Rents due, $2,976.71; reserve, $700.00		2,276 71
3. Amount secured by mortgage on real estate including:		
First mortgages	$ 1,126,875 46	
Agreements for sale	95,254 97	
Interest due	98,586 41	
Interest accrued	6,993 51	
(*See Schedule B.*)		1,327,710 35
4. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	$ 125,561 33	
(b) All other bonds	90,178 81	
Interest due	8,412 39	
Interest accrued	1,514 30	
		225,666 83
5. Book value of stocks owned	$ 250,000 00	
Accrued dividends thereon	10,500 00	
		260,500 00
6. Cash on hand		1,359 92
7. Cash on deposit with banks		64,676 31
8. All other assets		6,222 37
Total Assets		$ 2,344,254 74

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada	$ 52,830 81		
Interest due and accrued	1,307 38		
		$ 54,138 19	
Payable elsewhere than in Canada	429,824 00		
Interest due and accrued	3,130 27		
		432,954 27	
			$ 487,092 46
2. Taxes due and accrued			4,417 18
3. Salaries, rents and other expenses due and accrued			2,152 86
4. All other liabilities			11,266 63
Total			$ 504,929 13

To Shareholders

5. Reserve funds	500,000 00
6. Investment reserve	40,000 00
7. Dividends to shareholders declared and unpaid	36,345 00
8. Paid up capital	1,243,740 49
9. Balance of Profit and Loss Account	19,240 12
Total	1,839,325 61
Total Liabilities	$ 2,344,254 74

REVENUE ACCOUNT

Income

1. Rents earned—(including $10,422.47 on office premises)		$ 13,996 37
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 116,357 10	
(b) bonds, debentures and stocks	17,975 43	
(c) bank deposits	1,849 99	
		136,182 52
3. Profit on sale of securities and real estate		1,461 98
4. Agency fees and commissions earned		2,945 21
5. All other revenue for year		15,092 70
Total		$ 169,678 78

Expenditure

6. Interest incurred during the year on:		
Debentures and debenture stock		$ 25,596 90
7. Loss on sale of securities and real estate		1,700 56
8. Amount by which assets were written down and for losses		26,128 14
9. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 4,229 00	
(b) Provincial	1,804 05	
(c) Municipal	8,945 46	
		14,978 51
10. Commission on loans and on sale of debentures and real estate		4,422 23
11. All other expenses incurred: Salaries, $21,556.22; directors' fees, $3,075.00; auditors' fees, $1,000.00; legal fees, $459.75; travelling expenses, $498.61; printing and stationery, $1,631.84; advertising, $135.87; postage, telegrams, telephones and express, $785.81; miscellaneous, $1,481.75; total		30,624 85
12. Reserve for Property Rents Receivable		700 00
13. Net profit transferred to Profit and Loss Account		65,527 59
Total		$ 169,678 78

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 28,336 96
Amount transferred from Revenue account	65,527 59
Total	$ 93,864 55
Dividends to shareholders declared during year	$ 74,624 43
Balance of account at December 31st, 1922	19,240 12
Total	$ 93,864 55

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 8½%; (b) On Government Bonds, 5.40%.
2. Average rate of interest per annum paid by the Corporation during the year: On debentures, 5.15%.
3. Loans written off .... $ 7,227 22
4. Officers of the Corporation who are under bond: All officers and employees concerned with the handling of cash or securities are under bonds in amounts fixed by the Company.

5. Dividend-days of the Corporation in 1922, and rate of dividends declared payable on those days respectively: Jan. 2nd and July 3rd, 6%.
6. Date appointed for the Annual Meeting: Feb. 7th, 1923. Date of last Annual Meeting: Feb. 1st, 1922.
7. In the case of any Company whose Stocks, Bonds, or Debentures are held by the Corporation either directly or indirectly, if such company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans.......................$ 63,674 73

   The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year.. 8,412 39
8. Amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement: The Company has a subscription of $500,000 in the stock of the Debenture and Securities Corporation of Canada. Of this fully paid shares to the extent of $250,000 have been taken up. The balance of $250,000 remains uncalled and unissued.
9. Amount of actual cash receipts during the year for:
   (a) interest on mortgage investments...................................$ 113,881 54
   (b) interest on bonds and debentures and dividends on stocks............. 9,687 41
   (c) revenue from real estate (less disbursements)......................... 5,223 84
10. Amount of interest permanently capitalized during the year................ 8,908 40
11. Maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise.................................... 5,850 46

    Amount owing December 31st, 1922.. 5,850 46

CONSTATING INSTRUMENTS

Incorporated under special Act of Canada, 62-3 Vict., c. 103. (Decl. Book II., 92).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
British Columbia..	38,227 08	970 69	116 12	203 49	39,517 38
Alberta............	382,965 82	50,865 61	2,664 37	10,546 79	447,042 59
Saskatchewan.....	319,180 24	38,700 68	2,523 20	11,875 33	372,279 45
Manitoba.........	38,134 97	1,981 14	222 34	210 65	40,549 10
Ontario...........	198,884 03	3,052 50	1,347 69	1,784 03	205,068 25
Nova Scotia.......	219,822 19	3,015 79	119 79	295 81	223,253 58
Total.......	1,197,214 33	98,586 41	6,993 51	24,916 10	1,327,710 35

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken.....	1,113,467 25	30,751 01	56,590 76	6,081 00	1,206,890 02
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)...............	13,408 21	1,090 55	3,795 99	103 87	18,398 62
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage............	95,254 97	2,877 18	3,480 92	808 64	102,421 71
Total...............	1,222,130 43	34,718 74	63,867 67	6,993 51	1,327,710 35

CENTRAL CANADA LOAN AND SAVINGS COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—E. R. WOOD.
Vice-Presidents—H. C. COX; G. A. MORROW.
Asst. Manager—A. B. FISHER.
Secretary—W. J. HASTIE.
Managing-Director—G. A. MORROW.

DIRECTORS

E. R. WOOD, Toronto.
G. A. MORROW, Toronto.
A. H. COX, Toronto.
RICHARD HALL, Peterboro.
SIR WM. MACKENZIE, Toronto.
H. C. COX, Toronto.
A. B. FISHER, Toronto.
E. T. MALONE, K.C., Toronto.
W. S. HODGENS, Toronto.
W. G. MORROW, Peterboro.

Auditors—HARRY VIGEON, F.C.A.; H. FRANK VIGEON, C.A.; JAS. A. HALL.

CAPITAL

Amount of Capital Stock authorized		$ 5,000,000 00
Amount subscribed—ordinary		2,500,000 00
Amount paid in cash:		
On $1,562,500 stock fully called	$ 1,562,500 00	
On $937,500 stock, 20% called	187,500 00	
		$ 1,750,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:			
Office premises		$ 250,000 00	
Real estate held for sale		12,763 90	
			$ 262,763 90
2. Amount secured by mortgage on real estate including:			
First mortgages		$ 1,242,308 21	
Agreements for sale		5,359 80	
Interest due		8,768 82	
Interest accrued		25,223 61	
(*See Schedule B.*)			1,281,660 44
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral, $98,400 of the Company's own stock upon which $89,360 has been paid.)			
Principal	$ 1,397,312 15		
Interest accrued	29,831 94		
		$ 1,427,144 09	
Less interest paid before due date		4,992 75	
			1,422,151 34
4. Book value of bonds, debentures and debenture stocks:			
(a) Government—Dominion, Provincial and United Kingdom		$ 303,387 50	
(b) Canadian municipalities, school districts and rural telephone companies		55,031 73	
(c) All other bonds		195,744 90	
Interest accrued		4,617 10	
			558,781 23
5. Book value of stocks owned	$ 4,033,593 83		
Accrued dividends thereon	85,368 50		
		4,118,962 33	
Less special reserve		165,681 93	
			3,953,280 40
6. Cash on hand			38,602 17
7. Cash on deposit with banks, $255,310.95; elsewhere, $19,029.21			274,340 16
Total Assets			$ 7,791,579 64

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada	$ 1,799,535 18		
Interest due and accrued	40,640 53		
		$ 1,840,175 71	
Payable elsewhere than in Canada	934 66		
Interest due and accrued	7 02		
		941 68	
			$ 1,841,117 39
2. Amount of money deposited with the corporation			2,254,203 21
Total			$ 4,095,320 60

To Shareholders

3. Reserve funds	$ 1,750,000 00
4. Dividends to shareholders declared and unpaid	43,750 00
5. Paid up capital	1,750,000 00
6. Balance of Profit and Loss Account	152,509 04
Total	3,696,259 04
Total Liabilities	$ 7,791,579 64

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) mortgages and agreements for sale	$ 86,499 48	
(b) bonds, debentures and stocks	276,006 65	
(c) collateral loans	72,415 05	
		$ 434,921 18
2. Profit on sale of securities		41,268 68
3. All other revenue for year		89 62
Total		$ 476,279 48

Expenditure

4. Interest incurred during the year on:		
(a) debentures	$ 85,559 30	
(b) deposits	50,683 73	
(c) other borrowed money	1,861 60	
		$ 138,104 63
5. Licenses and taxes other than taxes on real estate: Municipal		2,717 22
6. Commission on loans and on sale of debentures		8,640 43
7. All other expenses incurred: Salaries, $48,788.84; directors' fees, $42,500.00; auditors' fees, $600.00; legal fees, $1,135.03; rents, $3,465.89; travelling expenses, $607.56; printing and stationery, $5,404.11; advertising, $8,938.05; postage, telegrams, telephones and express, $1,342.75; miscellaneous, $3,760.31; total		116,542 54
8. Net profit transferred to Profit and Loss Account		210,274 66
Total		$ 476,279 48

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 128,332 55
Amount transferred from Revenue account	210,274 66
Total	$ 338,607 21
Dividends to shareholders declared during year	175,000 00
Subscriptions	3,192 70
Dominion and Provincial Government Taxes	7,905 47
Balance of account at December 31st, 1922	152,509 04
Total	$ 338,607 21

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.80%; (b) On Government Bonds, 5.52%; (c) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 6.31%; (d) On all other bonds, 8.43%; (e) On stocks owned, 6.076%.
2. Average rate of interest per annum paid by the Corporation during the year: On deposits, 3.124%; On debentures, 5.127%.
3. Officers of the Corporation who are under bond for the following amount: All the officers and staff are covered by a Bankers Blanket Bond for $25,000.00.
4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: Jan. 2nd, 2½%; April 1st, 2½%; July 2nd, 2½%; Oct. 1st, 2½%.
5. Date appointed for the Annual Meeting: Jan. 17th, 1923. Date of last Annual Meeting: Jan. 18th, 1922.
6. Special General Meeting held during year: Jan. 18th, 1922.
7. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 83,391 65
(b) interest on bonds and debentures and dividends on stocks	257,360 25
(c) loans on collateral security:	
principal	1,626,509 24
interest	91,690 67
8. Maximum amount of money loaned or advanced at any time during the year to directors	175,482 65
Amount owing, December 31st, 1922	93,718 57

CONSTATING INSTRUMENTS

The former Provincial Company, incorporated 1884, 7th March, L.P. of Ontario. (Lib. 16, No. 67.)

1890, 53 V., c. 129 (O); fixes the capital stock at $5,000,000, divided into 50,000 shares of $100 each; (sec. 1), confirms the purchase of the assets of the Peterborough Real Estate Investment Co., Limited; secs. 2-4 sanction the issue of debenture stock; secs. 5-12 authorize agencies in the United Kingdom; (13) defines the limit of borrowing powers.

1893, 8th June, Letters Patent of Ontario amending the foregoing Letters Patent.

1897, May 6th, Letters Patent of Ontario so amending the foregoing Letters Patent as to give the Company the status of a Loan Company (and not the status of a Loaning Land Company) under the Loan and Trust Corporations Act.

Dominion Company of same name incorporated by 61 V., c. 97 (D), assets of Provincial Company transferred to Dominion Company by 63 V., c. 130 (Ontario).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	1,114,661 02	4,964 47	22,180 08	259 33	1,142,064 90
Manitoba	79,694 00	2,654 00	778 32	....	83,126 32
lberta	53,053 16	1,150 35	2,265 21	50	56,469 22
Total	1,247,408 18	8,768 82	25,223 61	259 83	1,281,660 44

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken.....	1,239,898 38	4,288 02	4,043 65	25,052 06	1,273,282 11
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession).............	2,150 00	....	319 50	....	2,469 50
3. (a) Amount secured by agreement for Sale or Purchase of property not subject to prior mortgage............	5,359 80	....	117 65	171 55	5,649 00
(b) Aggregate amount of sale price of properties covered by such agreements, $13,260.38.					
Total...............	1,247,408 18	4,288 02	4,480 80	25,223 61	1,281,400 61

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original principal	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.
Property, College and Huron Sts., Toronto......................	60,000 00	832 08 (Prepaid)	980 96	59,973 88
Home Bank Building, 8 King St. W., Toronto......................	150,000 00	....	863 00	150,863 00
Canada Metals Coy., plant Fraser Ave., Toronto.................	100,000 00	....	1,989 04	101,989 04
Total......................	310,000 00	832 08	3,833 00	312,825 92

THE COLONIAL INVESTMENT AND LOAN COMPANY

Head Office, Toronto, Ontario.

OFFICERS

President—A. J. JACKSON.
Vice-Presidents—JAS. H. MITCHELL,
WM. R. WHITE, K.C.

Manager—A. J. JACKSON.
Secretary—JAS. H. MITCHELL.

DIRECTORS

A. J. JACKSON, Toronto.
A. C. MCMASTER, K.C., Toronto.
JAS. H. MITCHELL, Toronto.
WM. R. WHITE, K.C., Pembroke.

Auditors—ARTHUR J. HARDY; GEOFFREY T. CLARKSON.

CAPITAL

Amount of Capital Stock authorized:		
Permanent preference		$4,900,000 00
Ordinary permanent		100,000 00
Amount subscribed:		
Permanent preference	$ 635,290 00	
Ordinary permanent	100,000 00	
		735,290 00
Amount paid in cash:		
Permanent Preference	$ 625,988 14	
Ordinary Permanent: On $100,000.00 stock 22% called	22,000 00	
		647,988 14

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Freehold land (including buildings)	$ 240,632 90	
Leasehold land (including buildings)	40,000 00	
		$ 280,632 90
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 265,247 47	
Agreements for sale	356,782 09	
Interest due	3,977 76	
Interest accrued	12,528 37	
(See Schedule B.)		638,535 69
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral, $30,000.00 of the Company's own stock upon which $30,000.00 has been paid.)		
Principal		15,000 00
4. Book value of bonds, debentures and debenture stocks:		
Canadian municipalities, school districts and rural telephone companies	$ 154,160 07	
Interest due	2,596 41	
Interest accrued	2,681 29	
		159,437 77
5. Book value of stocks owned	$ 146,884 37	
Accrued dividends thereon	1,371 61	
		148,255 98
6. Cash on deposit with banks, $51,757.36; elsewhere, $117,399.31		169,156 67
7. All other assets		4,473 03
Total Assets		$ 1,415,492 04

Liabilities

To the Public

1. All other liabilities	$ 5,082 84
Total	$ 5,082 84

To Shareholders

2. Reserve fund	300,000 00
3. Real Estate Reserve Fund	40,675 76
4. Dividends to shareholders declared and unpaid	8,336 95
5. Paid up capital	647,988 14
6. Provided for redemption of Permanent Preference Stock	409,228 21
7. Balance of Profit and Loss Account	4,180 14
Total	1,410,409 20
Total Liabilities	$ 1,415,492 04

REVENUE ACCOUNT

Income

1. Rents earned		$ 34,080 23
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 56,888 95	
(b) bonds, debentures and stocks	23,012 03	
(c) collateral loans	15,584 52	
(d) bank deposits	1,028 35	
		96,513 85
3. Profit on sale of securities and real estate		11,808 31
4. Increase in market value of securities		11,640 63
5. All other revenue for year		1,846 52
Total		$ 155,889 54

Expenditure

6. Loss on sale of securities and real estate		$ 10,005 61
7. Real estate taxes, insurance, etc.		45,213 96
8. Decrease in market value of securities		5,768 75
9. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 3,793 24	
(b) Provincial	1,204 54	
(c) Municipal	1,471 93	
		6,469 71
10. All other expenses incurred: Salaries, $14,135.50; directors' fees, $5,000.00; auditors' fees, $1,500.00; legal fees, $547.52; rents, $8,500.00; travelling expenses, $1,716.70; printing and stationery, $1,222.55; postage, telegrams, telephones, H. O. charges, and express, $1,400.03; miscellaneous, $4,728.39; total		38,750 69
11. Net profit transferred to Profit and Loss Account		40,680 82
Total		$ 155,889 54

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 37,986 06
Amount transferred from Revenue account	40,680 82
Total	$ 78,666 88
Dividends to shareholders declared during year	$ 74,486 74
Balance of account at December 31st, 1922	4,180 14
Total	$ 78,666 88

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages and Sale Agreements of realty, 7.38%; (b) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 7.339%; (c) On collateral loans, 6.500%; (d) On stocks owned, 5.310%.
2. Officers of the Corporation who are under bond and for what sums respectively: General manager, $10,000.00; Secretary, $10,000.00; Cashier, $4,000.00.
3. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: June 30, 1922; Dec. 30, 1922; 3%.

4. Date appointed for the Annual Meeting: Feb. 22, 1923. Date of last Annual Meeting: Feb. 24, 1922.

5. Special General Meeting held during year: Nov. 21, 1922.

6. Amount of actual cash receipts during the year for:	
(a) interest on mortgage investments	$ 56,314 91
(b) interest on bonds and debentures and dividends on stocks	23,030 43
(c) loans on collateral security:	
principal	150,170 03
interest	14,898 42
interest on Bills Receivable	24 00
7. Amount of interest permanently capitalized during the year	4,533 51
8. Amount of money loaned or advanced during the year to directors	50,558 00
Also amount owing December 31st, 1922	15,000 00

CONSTATING INSTRUMENTS

Incorporated under special Act of Canada, 63-4 V., c. 95.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Total
	$ c.	$ c.	$ c.	$ c.	$ c.
MORTGAGES:					
Ontario	134,372 18	1,062 87	2,958 13	....	138,393 18
Manitoba	20,530 46	403 07	532 79	334 39	21,800 71
Alberta	41,564 41	2,973 14	825 40	3,592 05	48,955 00
Saskatchewan	50,094 44	2,533 39	1,280 57	9,946 76	63,855 16
British Columbia	3,871 79	68 96	153 18	940 99	5,034 92
AGREEMENTS:					
Ontario	2,205 01	Cr. 16 95	39 45	29 18	2,256 69
Manitoba	22,732 28	85 19	417 17	182 90	23,417 54
Alberta	130,234 31	13,721 55	1,638 95	3,179 99	148,774 80
Saskatchewan	195,046 40	476 28	4,651 54	2,074 25	202,248 47
British Columbia	1,097 77	1 21	31 19	....	1,130 17
Interest on December instalment of Monthly Payments	....	169 05	....	....	169 05
	601,749 05	21,477 76	12,528 37	20,280 51	656,035 69
Less interest reserve	....	17,500 00	....	....	17,500 00
		3,977 76			638,535 69

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal and charges	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken...	221,771 29	2,862 11	430 27	5,171 20	230,234 87
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)........	43,476 18	1,213 82	2,537 29	578 87	47,806 16
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	356,782 09	4,326 54	10,107 73	6,778 30	377,994 66
(b) Aggregate amount of sale price of properties covered by such agreements, $591,337.81.					
	622,029 56	8,402 47	13,075 29 8,402 47	12,528 37	656,035 69
			21,477 76		
Less interest reserve.......	....	....	17,500 00	....	17,500 00
			3,977 76		638,535 69

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.	$ c.
Empire Theatre, Saskatoon....	70,000 00	5 76	....	2,542 54	56,549 72
Apartment Block, Saskatoon...	38,000 00	....	....	524 76	34,524 76
Empire Hotel, Saskatoon......	105,000 00	137 45	....	472 04	92,985 72
Secord Apartments............	45,000 00	....	....	1,150 64	41,650 64
Lot 4, N. side of King Street; Lot 4, S. side of Bond Street, Oshawa....................	50,000 00	....	....	1,342 19	41,342 19
NW. ¼ 34-5-27-W. 4; W. ½ 27-5-27-W. 4; S.W. ¼ 3-6-27-W. 4.	20,000 00	51 22	4,563 86	....	24,615 08
	328,000 00	194 43	4,563 86	6,032 17	291,668 11

CRÉDIT FONCIER FRANCO-CANADIEN

Head Office, Montreal, Quebec

OFFICERS

President—J. E. MORET, Paris, France.
Vice-President—HON. SIR H. LAPORTE.
Manager—R. DE ROUMEFORT.
Assistant Manager—J. THEO LECLERC.

DIRECTORS

A. BENAC, Paris, France.
TANCREDE BIENVENU, Montréal.
CH. CAHEN-D'ANVERS, Paris, France.
LE COMTE DE CAMONDO, Paris, France.
M. CHEVALIER, Paris, France.
A. DENFERT-ROCHEREAU, Paris, France.
L. ESCOFFIER, Paris, France.
FREDERICK PERRY, Montréal.
HON. SIR LOMER GOUIN, Montréal.

Auditors—GEO. GONTHIER, Montréal. J. A. RICHARD, Montréal.

Note.—As this Company does not borrow monies in Ontario by the sale of bonds, debentures or other securities or by accepting deposits or other monies for investment (and does not exercise in Ontario any of the powers of a trust Corporation) other than the loaning of money in Ontario, the following particulars are all that are required in filing their Annual Statement with the Department under Section 110, S.S. (5) of the Loan and Trust Corporations Act.

CAPITAL

Amount of Capital Stock authorized (Francs, 50,000,000)	$ 9,647,667 19
Amount subscribed—ordinary	9,647,667 19
Amount paid in cash:	
Ordinary—on $9,647,667.19 stock fully called	9,647,667 19

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Office premises	$ 724,622 00	
Freehold land (including buildings)	668,970 89	
		$ 1,393,592 89
2. Amount secured by mortgage on real estate including:		
First mortgages	$36,373,199 21	
Agreements for sale	709,602 59	
Interest due	865,072 14	
Interest accrued	347,512 68	
		38,295,386 62
(*See Schedule B*)		
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 792,352 15	
Interest accrued	2,839 82	
		795,191 97
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 1,626,340 17	
(b) Canadian municipalities, school districts and rural telephone companies	248,741 96	
(c) All other bonds	7,846,535 13	
Interest accrued	57,789 04	
		9,779,406 30
5. Cash on hand		18,720 60
6. Cash on deposit with banks, $3,418,008.16; elsewhere, $1,272,401.50		4,690,409 66
Interest accrued		5,273 79
7. All other assets		478,503 66
Total Assets		$55,456,485 49

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable elsewhere than in Canada	$ 37,468 348 62	
Interest due and accrued	204,513 53	
		$37,672,862 15
2. Due on debentures and coupons not yet presented		538,757 09
3. Due on loans in process of completion		79,642 62
4. General suspense account		1,424,401 84
5. All other liabilities		817,245 42
Total		$ 40,532,909 12

To Shareholders

6. Reserve funds	$ 3,600,958 28
7. Dividends to shareholders declared and unpaid	148,847 33
8. Paid up capital	9,647,667 19
9. Balance of Profit and Loss Account	1,526,103 57
Total	$ 14,923,576 37
Total Liabilities	$ 55,456,485 49

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 465,441 09
Amount transferred from Revenue account	1,669,662 48
Total	$ 2,135,103 57
Amount transferred to Special Reserves and Contingency Accounts	$ 609,000 00
Balance of account at December 31st, 1922	1,526,103 57
Total	$ 2,135,103 57

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.32%; (b) On Government Bonds, 5.58%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 6.03%; (d) On all other bonds, 6.54%.
2. Dividend days of the Corporation in 1921, and rates of dividends declared payable on those days respectively: Once a year (1st June), 20% on Fr. 500.
3. Date of last Annual Meeting, 23rd May, 1922.

CONSTATING INSTRUMENTS

43-4 V., c. 60, Province of Quebec; An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company; See Act of Quebec (1884), 47 V., c. 5, infra.

44 V., c. 58, Dominion of Canada, Section 13 defines the Company's borrowing powers. (See also 62-63 Vic., c. 41 (D), s. 20.)

44 V., c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

45 V., c. 84, Province of Quebec, amends 43-4 Vic., c. 60 (Q).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Totals
	$ c.	$ c.	$ c.	$ c.
Quebec	15,839,814 80	82,258 85		15,922,073 65
Ontario	4,243,105 89	20,711 60		4,263,817 49
Prince Edward Island	996 76			996 76
Manitoba	4,066,575 10	75,637 20		4,142,212 30
British Columbia	3,543,139 99	14,539 44		3,557,679 43
Alberta	4,356,391 02	250,331 71		4,606,722 73
Saskatchewan	5,032,778 24	421,593 34		5,454,371 58
			347,512 68	347,512 68
Total	37,082,801 80	865,072 14	347,512 68	38,295,386 62

THE CROWN SAVINGS AND LOAN COMPANY

Head Office, Petrolea, Ontario

Officers

President—C. O. Fairbank. Vice-President—Robert Jackson.
Manager—Charles Egan.

Directors

C. O. Fairbank	W. B. Smith
Robert Jackson	A. B. Elliott
B. P. Corey	Thomas Simpson
Wm. MacKesy	Charles Egan

Auditors—R. W. Johnson, C.A. W. A. Gray.

Capital

Amount of Capital Stock authorized	$1,000,000 00
Amount subscribed—ordinary	241,050 00
Amount paid in cash	241,050 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises	$ 10,800 00	
Freehold land	8,200 00	
		$ 19,000 00
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 624,616 53	
Interest due	5,829 07	
Interest accrued	23,303 59	
		653,749 19
(*See Schedule B*)		
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $7,700.00 of the Company's own stock upon which $7,700.00 has been paid.)		
Principal		7,719 21
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 46,400 00	
Interest accrued	315 70	
(b) *All other bonds	7,500 00	
		54,215 70
5. Cash on hand		5,546 59
6. Cash on deposit with banks		16,552 70
Total Assets		$ 756,783 39

**Market Value, $1,130.00*

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 222,092 00	
Interest due and accrued	6,125 61	
		$ 228,217 61
2. Amount of money deposited with the corporation	$ 168,530 70	
Interest accrued thereon	2,568 09	
		171,098 79
Total Assets		$ 399,316 40

To Shareholders

3. Reserve funds	$ 105,000 00
4. Dividends to shareholders declared and unpaid	7,834 12
5. Paid up capital	241,050 00
6. Balance of Profit and Loss Account	3,582 87
Total	$ 357,466 99
Total Liabilities	$ 756,783 39

REVENUE ACCOUNT

Income

1. Rents earned		$ 173 00
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 42,927 61	
(b) bonds, debentures and stocks	3,874 52	
		46,802 13
3. Amount by which ledger values of assets were written up		627 35
Total		$ 47,602 48

Expenditure

4. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 11,777 86	
(b) deposits	5,169 90	
(c) other borrowed money	346 21	
		$ 17,293 97
5. Amount by which assets were written down		304 78
6. Decrease in market value of securities		5,715 70
7. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 1,989 40	
(b) Provincial	514 70	
(c) Municipal	402 63	
		2,906 73
8. All other expenses incurred: Salaries, $4,435.00; directors' fees, $106.00; auditors' fees, $100.00; printing and stationery, $111.72; advertising, $141.05; postage, telegrams, telephones and express, $208.96; miscellaneous, $672.71; total		5,775 44
9. Net profit transferred to Profit and Loss Account		15,605 86
Total		$ 47,602 48

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 7,645 25
Amount transferred from Revenue account	15,605 86
Total	$ 23,251 11
Dividends to shareholders declared during year	15,668 24
Amount transferred to Special Reserves and Contingency Accounts	4,000 00
Balance of account at December 31st, 1922	3,582 87
Total	$ 23,251 11

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 6¾%; (b) On Government Bonds, 5¾%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3½%; on debentures, 5%.
3. Officers of the Corporation who are under bond for the following amounts: Manager, $5,000.00; accountant, $1,000; teller, $1,000.

4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 3¼% on January 2, 1922; 3¼% July 2, 1922.
5. Date appointed for the Annual Meeting: February 1, 1923. Date of last Annual Meeting, February 2, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$39,352 33
(b) interest on bonds and debentures and dividends on stocks	3,212 61

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, R.S.O. 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Lambton, 30th January, 1882.

The lending and borrowing powers of the Company are now governed by the Loan and Trust Corporations Act, R.S.O. 1914, Chap. 184.

SCHEDULE B
Section A.

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	$ c.	$ c.	$ c.	$ c.
Ontario	624,616 53	5,829 07	23,303 59	653,749 19

SCHEDULE B
Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken	624,616 53	1,943 00	3,886 07	23,303 59	653,749 19

SCHEDULE B
Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID-UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.00

Short description of property	Original principal	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in corporation's books
	$ c.	$ c.	$ c.	$ c.	$ c.
Lot 14, con. 13, Township of Enniskillen, 200 acres	10,000 00	250 00	....	555 60	9,750 00
West half lot 7, and east half lot 7, con. 12, Township of Moore, 150 acres	7,300 00	500 00	110 00	393 64	7,410 00

THE DYMENT SECURITIES, LOAN AND SAVINGS COMPANY

Head Office, Barrie, Ontario.

OFFICERS

President—A. E. DYMENT. Vice-President—THOS. W. BAKER

Manager—S. DYMENT.

DIRECTORS

A. E. DYMENT
THOS. W. BAKER
S. DYMENT
W. E. WISMER

Auditors—JOHN B. BARR, WM. R. KING.

CAPITAL

Amount of Capital Stock authorized	$ 2,000,000 00
Amount subscribed—ordinary	652,200 00
Amount paid in cash	652,200 00

BALANCE SHEET AS AT DECEMBER 31st, 1922.

Assets

1. Amount secured by mortgage on real estate including:		
First mortgages	$ 26,758 82	
Agreements for sale	366,330 83	
Interest due	26,309 84	
Interest accrued	374 97	
(*See Schedule B*)		$ 419,774 46
2. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $300,000.00 of the Company's own stock upon which $300,000.00 has been paid.)		
Principal	$ 192,223 10	
Interest due	843 13	
		193,066 23
3. Book value of bonds, debentures and debenture stocks:		
All other bonds		77,500 00
4. Book value of stocks owned		126,752 02
5. Cash on hand		1,014 38
6. Cash on deposit with banks		1,075 12
Total Assets		$ 819,182 21

Liabilities

To the Public.

1. Amount of money deposited with the corporation	$ 40,237 49	
Interest accrued thereon	1,482 97	
		$ 41,720 46
2. Money borrowed from banks:		
Without security		25 00
3. All other liabilities		47 40
Total		$ 41,792 86

To Shareholders.

4. Dividends to shareholders declared and unpaid	$ 16,305 00
5. Paid up capital	652,200 00
6. Balance of Profit and Loss Account	108,884 35
Total	777,389 35
Total Liabilities	$ 819,182 21

REVENUE ACCOUNT

Income

1. Rents earned		$ 700 00
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 24,451 50	
(b) bonds, debentures and stocks	22,200 41	
		46,651 91
Total		$ 47,351 91

Expenditure

3. Interest incurred during the year on:		
(a) deposits	1,496 32	
(b) other borrowed money	378 58	
		$ 1,874 90
4. Amount by which assets were written down		3,000 00
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 3,655 14	
(b) Provincial	695 44	
(c) Municipal	49 23	
		4,399 81
6. All other expenses incurred—Salaries, $1,296.00; auditors fees, $20.00; printing and stationery, $4.50; postage, telegrams, telephones and express, $58.75; total		1,379 25
7. Net profit transferred to Profit and Loss Account		36,697 95
Total		$ 47,351 91

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 104,796 40
Amount transferred from Revenue account	36,697 95
Total	$ 141,494 35
Dividends to shareholders declared during year	32,610 00
Balance of account at December 31st, 1922	108,884 35
Total	$ 141,494 35

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 6¼%; (b) On all other bonds, 6%; (c) On stocks owned, 6%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 4%.
3. Loans written off, $3,000.00.
4. Officers of the Corporation who are under bond and for the following amounts:
   Manager, $5,000.00.
5. Dividend days of the Corporation in 1922, and rate or rates of dividends declared payable on those days respectively, January 2nd and July 2nd, at 5%.
6. Date appointed for the Annual Meeting, February 12, 1923. Date of last Annual Meeting, February 13, 1922.
7. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 13,939 60
(b) interest on bonds and debentures and dividends on stocks	11,377 50

CONSTATING INSTRUMENTS

Incorporated on 15th May, 1902, by Special Act of the Dominion of Canada, 2 Edward VII., c. 60.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	$ c.	$ c.	$ c.	$ c.
Ontario	26,758 82	1,419 20	45 17	28,223 19
Saskatchewan	52,355 25	11,058 17	329 80	63,743 22
Alberta	619 51	21 99	....	641 50
Nova Scotia	313,356 07	13,810 48	....	327,166 55
Total	393,089 65	26,309 84	374 97	419,774 46

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
First mortgages under which no legal proceedings have been taken	26,758 82	1,419 20	....	45 17	28,223 19
Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage	366,330 83	24,890 64	....	329 80	391,551 27
Total	393,089 65	26,309 84	....	374 97	419,774 46

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.
16½ sq. miles coal lands...	300,000 00	13,356 07	13,810 48	327,166 55

EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY

Head Office, Forest, Ont.

OFFICERS

President—DUNCAN WEIR. Vice-President—WM. N. IRONSIDE.
Manager—DUNCAN WHYTE.

DIRECTORS

PETER CAIRNS, Forest.	WALTER PERCY, Arkona.
JOHN McE. SHAW, Forest.	R. S. JARDINE, Camlachie.
JOHN N. DOUGLAS, Forest.	GEORGE L. BAILEY, Watford.

Auditors— A. WILLIAMS. A. JAMIESON.

CAPITAL

Amount of Capital Stock authorized	$ 500,000 00
Amount subscribed—ordinary	227,150 00
Amount paid in cash	227,150 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the Corporation:		
Office premises	$ 3,000 00	
Freehold land (including buildings)	800 00	
		$ 3,800 00
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 272,438 10	
Interest due	8,382 70	
Interest accrued	8,132 24	
(*See Schedule B*)		288,953 04
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $9,450.00 of the Company's own stock upon which $9,450.00 has been paid.)		
Principal	$ 7,927 71	
Interest due	247 20	
Interest accrued	258 78	
		8,433 69
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 75,502 92	
(b) Canadian municipalities, school districts and rural telephone companies	162,292 51	
Interest due	1,516 67	
Interest accrued	5,816 02	
		245,128 12
5. Cash on hand		416 91
6. Cash on deposit with banks		7,850 34
Total Assets		$ 554,582 10

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 112,770 00	
Interest due and accrued	2,169 15	
		$ 114,939 15
2. Amount of money deposited with the Corporation		131,620 46
Total		$ 246,559 61

To Shareholders

3. Reserve funds		$ 74,035 49
4. Dividends to shareholders declared and unpaid		6,837 00
5. Paid up capital		227,150 00
Total		308,022 49
Total Liabilities		$ 554,582 10

REVENUE ACCOUNT

Income

1. Rents earned (including $102.00 on office premises)		$ 102 00
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 18,705 96	
(b) bonds, debentures and stocks	15,186 08	
		33,892 04
Total		$ 33,994 04

Expenditure

3. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 5,835 22	
(b) deposits	4,845 63	
(c) other borrowed money	698 45	
		$ 11,379 30
4. Loss on sale of securities and real estate		76 50
5. Amount by which assets were written down		662 93
6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 1,682 74	
(b) Provincial	428 96	
(c) Municipal	184 11	
		2,295 81
7. All other expenses incurred: Salaries, $1,620.00; directors' fees, $50,00; auditors' fees, $200.00; legal fees, $51.50; printing and stationery, $32.99; advertising, $94.50; postage, telegrams, telephones and express, $46.80; miscellaneous, $375.47; total		2,471 26
8. Net profit transferred to Profit and Loss Account		17,108 24
Total		$ 33,994 04

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 70,536 25
Amount transferred from Revenue account	17,108 24
Premium on capital stock sold during year	20 00
Total	$ 87,664 49
Dividends to shareholders declared during year	$ 13,629 00
Balance of account at December 31st, 1922	74,035 49
Total	$ 87,664 49

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.85%; (b) On Government Bonds, 5.80%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 6.10%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.70%; on debentures, 5.40%.
3. Loans written off, $662.93.
4. Dividend days of the Corporation in 1922, and rate of dividends declared payable on those days respectively: July 2 and January 2, 6%.
5. Date appointed for the Annual Meeting: February 21st, 1923; date of last Annual Meeting, February 22nd, 1922.

6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 18,358 05
(b) interest on bonds and debentures and dividends on stocks	14,901 56

7. Amount of interest permanently capitalized during the year	582 89

8. Amount of money loaned or advanced at any time during the year to directors, $347.96; amount owing, December 31st, 1922, $347.96.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 19th December, 1891.

The lending and borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Totals
	$ c.	$ c.	$ c.	$ c.
Ontario	266,938 10	8,382 70	8,036 32	283,357 12
Alberta	900 00		2 93	902 93
Saskatchewan	4,600 00		92 99	4,692 99
Total	272,438 10	8,382 70	8,132 24	288,953 04

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
First mortgages under which no legal proceedings have been taken	272,438 10	2,562 01	5,820 69	8,132 24	288,953 04

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.
Lots 4 and 5, West Williams, 219 acres.	6,400 00	791 00	289 60	7,480 60
150 acres, Lot W. ¾, 2 and 3, Plympton.	7,000 00	455 00	249 58	7,704 58
Lot 71, L.R.W., Bosanquet, 119 acres..	6,500 00	....	69 80	6,569 80
Lot 13, N.E. ¼, 12 Bosanquet, 245 acres.	8,500 00	....	111 13	8,611 13
Total........................	28,400 00	1,246 00	720 11	30,366 11

FRONTENAC LOAN AND INVESTMENT SOCIETY

Head Office, Kingston, Ontario

OFFICERS

President—W. F. NICKLE, K.C.
Manager—R. C. CARTWRIGHT.
Vice-President—A. B. CUNNINGHAM, K.C.

DIRECTORS

W. F. NICKLE, Kingston.
A. D. CARTWRIGHT, Ottawa.
A. B. CUNNINGHAM, Kingston.
R. C. CARTWRIGHT, Kingston.
W. H. MONTRAY, Amherst Island.

Auditors—R. EASTON BURNS. J. H. BIRKETT.

CAPITAL

Amount of Capital Stock authorized	$ 200,000 00
Amount subscribed—ordinary	200,000 00
Amount paid in cash: On $200,000.00 stock fully called	200,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the Corporation:		
Office premises	$ 5,302 73	
Freehold land	7,464 48	
		$ 12,767 21
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 145,874 12	
Second and subsequent mortgages	2,860 01	
Agreements for sale	10,550 78	
Interest due	4,927 68	
(*See Schedule B*)		164,212 59
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $30,500.00 of the Company's own stock upon which $30,500.00 has been paid.)		
Principal	$ 39,231 84	
Interest due	1,117 89	
		40,349 73
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 40,487 08	
(b) All other bonds	22,685 80	
Interest due	390 00	
		63,562 88
5. Book value of stocks owned	$ 10,793 75	
Accrued dividends thereon	218 75	
		11,012 50
6. Cash on hand		242 44
7. Cash on deposit with banks		743 45
8. All other assets		200 00
Total Assets		$ 293,090 80

Liabilities

To the Public

1. Amount of money deposited with the Corporation	$ 39,226 17
2. All other liabilities	9 75
Total	$ 39,235 92

To Shareholders

3. Reserve funds	$ 30,000 00
4. Contingency fund	17,564 88
5. Dividends to shareholders declared and unpaid	6,290 00
6. Paid up capital	200,000 00
Total	253,854 88
Total Liabilities	$ 293,090 80

REVENUE ACCOUNT

Income

1. Rents earned (including $240.00 on office premises)		$ 240 00
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 9,159 05	
(b) bonds, debentures and stocks	5,414 42	
(c) collateral loans	2,309 62	
(d) bank deposits	22 60	
		16,905 69
3. Profit on sale of securities and real estate		477 02
4. All other revenue for year		11 11
Total		$ 17,633 82

Expenditure

5. Interest incurred during the year on:		
(a) deposits	$ 1,041 66	
(b) other borrowed money	55 95	
		$ 1,097 61
6. Loss on sale of securities and real estate		40 75
7. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 763 25	
(b) Provincial	362 88	
(c) Municipal	343 10	
		1,469 23
8. Commission on loans and on sale of debentures and real estate		84 69
9. All other expenses incurred: Salaries, $3,015.00; directors' fees, $75.00; auditors' fees, $250.00; travelling expenses, $2.00; printing and stationery, $52.72; advertising, $21.25; postage, telegrams, telephones and express, $63.04; miscellaneous, $179.81; total		3,658 82
10. Net profit transferred to Profit and Loss Account		11,282 72
Total		$ 17,633 82

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account	$ 11,282 72
Total	$ 11,282 72
Dividends to shareholders declared during year	$ 11,000 00
Amount transferred to Special Reserves and Contingency Accounts	282 72
Total	$ 11,282 72

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.08%; (b) On Government Bonds, 5.65%; (c) On all other bonds, 6.07%; (d) On stocks owned, 7%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3%.
3. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 4th January, 2½% and 4th July, 2½%.
4. Date appointed for the Annual Meeting: 21st March, 1923. Date of last Annual Meeting, 15th March, 1922.
5. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 8,468 03
(b) interest on bonds and debentures and dividends on stocks	5,425 53
(c) loans on collateral security:	
Principal	400 00
Interest	1,435 01
(d) revenue from real estate (less disbursements)	240 00

6. Maximum amount of money loaned or advanced at any time during the year to directors, $5,797.46; amount owing, December 31st, 1922, $5,797.46.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies' Act, Consolidated Statutes of Upper Canada, chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, 13th August, 1863.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Totals
	$ c.	$ c.	$ c.
Ontario	125,797 14	2,296 43	128,093 57
Manitoba	33,487 77	2,631 25	36,119 02
Total	159,284 91	4,927 68	164,212 59

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Total
		Under six months	Six months and over	
	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken	145,874 12	....	4,737 04	150,611 16
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken	2,860 01	12 84	....	2,872 85
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage	10,550 78	121 06	56 74	10,728 58
(b) Aggregate amount of sale price of properties covered by such agreements, $15,800.				
Total	159,284 91	133 90	4,793 78	164,212 59

THE GREAT WEST PERMANENT LOAN COMPANY

Head Office, Winnipeg, Man.

OFFICERS

President—W. T. ALEXANDER
Vice-President—E. L. TAYLOR
Manager—W. T. ALEXANDER
Secretary—F. H. ALEXANDER

DIRECTORS

W. T. ALEXANDER, Winnipeg.
F. H. ALEXANDER, Winnipeg.
A. D. CARSCALLEN, Winnipeg.
W. J. BOYD, Winnipeg.
J. H. G. RUSSELL, Winnipeg.
E. L. TAYLOR, Winnipeg.
S. D. LAZIER, Belleville, Ont.
D. E. SPRAGUE, Winnipeg.
COL. THE HON. A. C. RUTHERFORD, Edmonton, Alberta.

Auditors—D. A. PENDER, SLASOR and COMPANY.

CAPITAL

Amount of Capital Stock authorized		$ 5,000,000 00
Amount subscribed—ordinary		2,426,750 00
Amount paid in cash:		
On $2,413,300.00 stock fully called	$ 2,413,300 00	
On $13,450 instalment stock	3,820 65	
		2,417,120 65

NOTE: Certain changes have been made in the figures published herewith from those appearing in the returns from the Company to the Department. These changes are indicated by asterisks and explained in the foot notes.

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises	$ 329,518 97	
Freehold land (including buildings)	1,189,127 73	
		$ 1,518,646 70
2. Rents due		880 10
3. Amount secured by mortgage on real estate including:		
First mortgages	$ 3,071,960 17	
Second and subsequent mortgages	154,427 71	
Agreements for sale	8,604 49	
Interest due	331,433 64	
Interest accrued	13,084 03	
(*See Schedule B.*)		3,579,510 04
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $15,500 of the Company's own stock upon which $15,500 has been paid).		
Principal	$ 92,435 97	
Interest due	8,794 05	
Interest accrued	182 30	
		*101,412 32
5. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 7,200 00	
Interest accrued	65 58	
		7,265 58
6. Book value of stocks owned	†$ 183,273 86	
Accrued dividends thereon	7,075 33	
		190,349 19
7. Cash on hand		58,203 82
8. Cash on deposit with banks, $516,250.93; elsewhere, ‡$637,998 77		1,154,249 70
9. All other assets		249,943 98
Total Assets		$ 6,860,461 43

**Market value of securities pledged, $50,117.68.*

†Market value, $117,550.33.

‡At the time of going to the press this amount had been reduced to $79,822.84, the balance being the major portion of an advance, on the security of a second mortgage, to the special holding company formed in connection with the Marlborough Hotel.

Liabilities.

To the Public.

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada	$ 819,674 70		
Interest due and accrued	30,446 86		
		$ 850,121 56	
Payable elsewhere than in Canada	1,489,166 22		
Interest due and accrued	13,797 92	1,502,964 14	
			$ 2,353,085 70
2. Amount of money deposited with the corporation			958,893 80
3. Taxes due and accrued			12,508 27
4. All other liabilities			584 83
Total			$ 3,325,072 60

To Shareholders.

5. Reserve funds	$ 800,000 00
6. Contingency fund	300,000 00
7. Dividends to shareholders declared and unpaid	773 91
8. Paid up capital	2,417,120 65
9. Balance of Profit and Loss Account	17,494 27
Total	3,535,388 83
Total Liabilities	$ 6,860,461 43

REVENUE ACCOUNT

Income

1. Rents earned—(including $5,731.25 on office premises)		$ 47,328 95
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 261,931 39	
(b) bonds, debentures and stocks	22,027 55	
(c) collateral loans	7,145 10	
(d) bank deposits	37,064 17	
(e) other interest earned	8,494 14	
		336,662 35
3. All other revenue for year		5,712 22
Total		$ 389,703 52

Expenditure

4. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 110,709 06	
(b) deposits	32,456 21	
(c) other borrowed money	733 13	
		$ 143,898 40
5. Amount by which assets were written down		2,354 76
6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 12,284 26	
(b) Provincial	4,156 74	
(c) Municipal	2,468 11	
		18,909 11
7. Commission on loans and on sale of debentures and real estate		9,847 67
8. All other expenses incurred: Salaries, $101,074.90; directors fees, $7,400.00; auditors' fees, $4,444.52; legal fees, $95.85; rents, $20,419.41; travelling expenses, $17,378.06; printing and stationery, $5,144.55; advertising, $4,590.24; postage, telegrams, telephones and express, $3,115.33; miscellaneous, $44,717.37; total		208,380 23
9. Net profit transferred to Profit and Loss Account		6,313 35
Total		$ 389,703 52

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$	11,180 92
Amount transferred from Revenue account		6,313 35
Total	$	17,494 27
Balance of account at December, 31st, 1922	$	17,494 27
Total	$	17,494 27

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 8.126%; (b) On Government Bonds, 5.305%; (c) On stocks owned, 5.603%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits: 3.295%; on debentures, 5.663%.
3. Loans written off, $74,694.05.
4. Officers of the Corporation who are under bond for the following amounts respectively: Employees holding responsible positions bonded for $1,000.00 to $10,000.00 in Guarantee Company.
5. Dividend-days of the Corporation in 1922 and rates of dividends declared payable on those days respectively: None paid.
6. What is the date appointed for the Annual Meeting: 28th February, 1923. Date of last Annual Meeting: 25th February, 1922.
7. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans, $133,352.35.

   The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year, $8,001.14.

9. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$	170,239 21
(b) interest on bonds and debentures and dividends on stocks		27,130 40
(c) loans on collateral security. Principal $4,911.89, interest		17,041 95
(d) revenue from real estate (less disbursements)		46,404 67

10. Maximum amount of money loaned or advanced at any time during the year to directors, $169,450.59; amount owing December 31st, 1922, $140.299.10.

CONSTATING INSTRUMENTS

Incorporated on 19th May, 1909, by Special Act of the Parliament of Canada (9 Edward VII. chap. 89 D), which Act was, on the 16th March, 1910, validated and confirmed by a Special Act of the Legislature of Manitoba (File page 457). For the lending and borrowing powers see the above cited Acts.

For Ontario, see The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Total
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	5,444 31				5,444 31
Manitoba	1,670,317 33	88,415 94	10,303 65	97,020 24	1,866,057 16
Saskatchewan	859,334 23	241,610 54	1,883 57	62,462 58	1,165,290 92
Alberta	237,516 08	726 00	392 16	1,005 33	239,639 57
British Columbia	301,683 74	681 16	504 65	208 53	303,078 08
Total	3,074,295 69	331,433 64	13,084 03	160,696 68	3,579,510 04

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken..	2,822,093 73	37,225 48	103,486 99	8,504 30	2,971,310 50
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken......	154,427 71	....	....	3,956 03	158,383 74
3.*Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)......	249,866 44	130 56	190,590 61	476 32	441,063 93
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage............	8,604 49	....	....	147 38	8,751 87
(b) Aggregate amount of sale price of properties covered by such agreements, $15,179.95					
Total............	3,234,992 37	37,356 04	† 294,077 60	13,084 03	3,579,510 04

This item does not include the Marlborough Hotel property in which case a special holding company was incorporated, but which, in the opinion of the Department, is in substance, though not in form, a case of a mortgagee in possession.

†*This column does not include interest capitalized which amounts to $424,146.38 in addition to the total of this column.*

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION, AND IN ANY EVENT IN EXCESS OF $50,000.00.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried on Corporation's books	Amount of any prior charges or mortgages
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Vacant property, Higgins Avenue, Winnipeg........	22,500 00	602 40	....	30,058 45	....	53,160 85	
Dwelling, 745 Wellington Crescent, Winnipeg........	50,000 00	350 00	....	21,161 90	....	71,511 90	
Boyd Block, Portage Avenue, Winnipeg	100,000 00	....	....	....	2,689 38	102,689 38	235,000 00
44 ft. of vacant property adjoining 445 Portage Avenue, Winnipeg . . .	80,000 00	....	....	....	2,174 45	82,174 45	....
Stirling Garage and 2 cottages, Harriet Street, Winnipeg.	36,000 00	619 57	10,738 03	18,838 78	1,508 95	56,967 30	....
Business Block, N.-W. corner Fort Street and Graham Avenue, Winnipeg	100,000 00	....	5,000 00	....	....	100,000 00	....
Business block, S.W. cor. Smith and Grahan Avenue, Winnipeg........	75,000 00	....	75,000 00	....	98 63	75,098 63	
*Marlborough Hotel, Winnipeg........	350,000 00	219,185 84	....	471,142 91	....	1,040,328 75	....
Canada Building and others, Saskatoon, Sask............	250,000 00	65,816 82	....	85,384 59	....	401,201 41	91,526 27 on part
‡Lots 1, 2, 3, Blk. 10, Old Plan, 196, Moose Jaw, Sask.	160,000 00	55,474 35	160,000 00	188,118 45	....	403,592 80	....
Total.......	1,223,500 00	342,048 98	250,738 03	814,705 08	6,471 41	2,386,725 55	326,526 27

**Marlborough Hotel Property.—The figures shown in the Annual Statement of the Company filed with the Registrar were: original principal, $875,159.60; additional charges, $91,909.64; interest due and unpaid, $73,259.51. The explanation is that a new mortgage was taken in 1921 consolidating the original advance which was $350,000, subsequent advances $127,276.20 and past due interest $397,883.40. The Department insists that "original principal" means the amount for which the first charge was taken.*

At the date of printing this report, the total amount at which the investment in the Marlborough Hotel property stands in the books of the Company is $1,598,504.68.

‡Lots in Moose Jaw.—The Annual Statement of the Company showed original principal $170,116.66, additional charges $45,357.69. The difference between this original principal and that shown in the schedule above represents additional charges capitalized.

THE GREY AND BRUCE LOAN COMPANY

Head Office, Owen Sound, Ontario

OFFICERS

President—ROBERT WIGHTMAN.
Vice-Presidents—JOHN PARKER.
GEORGE S. KILBOURN.
Manager and Secretary—WILLIAM M. TELFORD.

DIRECTORS

DR. W. G. DOW.
JAMES GARDNER.
WILLIAM GARDNER.
H. B. SMITH.
W. H. TAYLOR.
W. H. WRIGHT.

Auditors—A. F. ARMSTRONG. H. H. BURGESS.

CAPITAL

Amount of Capital Stock authorized		$ 500,000 00
Amount subscribed—ordinary		446,100 00
Amount paid in cash:		
On $443,950.00 stock fully called	$ 443,950 00	
On $2,150.00 stock 20% called	430 00	
		444,380 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the Corporation:		
Office premises		$ 22,450 00
2. Rents accrued		59 99
3. Amount secured by mortgage on real estate including:		
First mortgages	$ 601,620 60	
Insurance and Sundry Mortgage Charges	3,917 37	
Interest due	27,297 02	
Interest accrued	13,791 15	
(*See Schedule B*)		646,626 14
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $90,350.00 of the Company's own stock upon which $90,350.00 has been paid.)		
Principal	$ 89,843 12	
Interest due	3,451 77	
Interest accrued	2,039 26	
		95,334 15
5. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 73,784 65	
Interest accrued	674 63	
		74,459 28
6. Cash on hand		1,083 88
7. Cash on deposit with banks		2,119 04
8. All other assets		2,181 24
Total Assets		$ 844,313 72

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 94,089 00	
Interest due and accrued	1,624 65	
		$ 95,713 65
2. Amount of money deposited with the Corporation		210,987 56
Total		$ 306,701 21

To Shareholders

3. Reserve funds	$ 76,000 00
4. Contingency fund	3,751 32
5. Dividends to shareholders declared and unpaid	13,331 40
6. Paid up capital	444,380 00
7. Real Estate pending adjustment	149 79
Total	537,612 51
Total Liabilities	$ 844,313 72

REVENUE ACCOUNT

Income

1. Rents earned (including $1,606.22 on office premises)		$ 1,606 22
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 38,876 96	
(b) bonds, debentures and stocks	4,482 03	
(c) collateral loans	5,749 53	
(d) bank deposits	71 67	
		49,180 19
3. Profit on sale of securities and real estate		771 35
4. Agency fees and commissions earned		47 80
5. All other revenue for year		250 21
Total		$ 51,855 77

Expenditure

6. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 4,566 09	
(b) deposits	7,067 93	
		$ 11,634 02
7. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 2,359 50	
(b) Provincial	579 77	
(c) Municipal	866 45	
		3,805 72
8. All other expenses incurred: Salaries, $3,577.62; directors' fees, $458.00; auditors' fees, $80.00; advertising, printing and stationery, $383.42; postage, telegrams, telephones and express, $203.63; miscellaneous, $1,363.55; total		6,066 22
9. Net profit transferred to Profit and Loss Account		30,349 81
Total		$ 51,855 77

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account	$ 30,349 81
Total	$ 30,349 81
Dividends to shareholders declared during year	$ 26,662 80
Amount transferred to Special Reserves and Contingency Accounts	3,687 01
Total	$ 30,349 81

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.51%; (b) On Government Bonds, 5.64%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 4.52%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.70%; on debentures, 4.91%.
3. Dividend days of the Corporation in 1922 and rate of dividends declared payable on those days respectively: January 1st and July 1st, 6% per annum.

4. Date appointed for the Annual Meeting: 1st Wednesday in February. Date of last Annual Meeting, February 1st, 1922.
5. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.......................................$	35,936 88
(b) interest on bonds and debentures and dividends on stocks.............	4,743 77
(c) loans on collateral security:	
Principal..	38,636 61
Interest...	2,972 60
6. Amount of interest permanently capitalized during the year.................	2,803 49

7. Maximum amount of money loaned or advanced at any time during the year to directors, $1,100.00; amount owing, December 31st, 1922, $1,100.00.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, R.S.O., 1887, c. 169, as a permanent Building Society under the name of the Owen Sound, Grey and Bruce Loan and Savings Company, by declaration filed with the Clerk of the Peace for the County of Grey, 10th May, 1889.

The corporate name was by Order-in-Council of Ontario, 15th September, 1897, changed to the Grey and Bruce Loan Company.

The lending and borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario................	598,188 91	26,987 75	13,618 27	3,842 52	642,637 45
Saskatchewan...........	3,431 69	309 27	172 88	74 85	3,988 69
Total.............	601,620 60	27,297 02	13,791 15	3,917 37	646,626 14

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken...	586,620 60	7,340 19	16,518 03	13,791 15	624,269 97
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)............	15,000 00	....	3,438 80	....	18,438 80
Total.................	601,620 60	7,340 19	19,956 83	13,791 15	642,708 77

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Lot 10, Poulett St., E., and Lot 10, Scrope St., W., Owen Sound..........	16,500 00	....	10,000 00	....	144 90	10,144 90
Parts water lots in front park, Lot 27, south Queen St., Sault Ste Marie and Lot 5, Laird Sub., Plan 71, Summit Ave., Sault Ste Marie...............	15,000 00	3,018 91	15,000 00	3,438 80	....	21,457 71
Part Lot 18, S.E. corner Avenue Rd. and Yorkville Ave., Toronto............	30,000 00	....	29,983 08	5,102 66	1,158 47	36,244 21
Part Lot 11, N. Dundas St., Toronto and Part Lot 3, E. Poulett St., Owen Sound..........................	20,000 00	....	19,887 52	1,422 58	380 43	21,690 53
South half Lot 17, Con. 10, and Lot 12, Con. 10, Twp. Sydenham............	11,000 00	....	....	210 00	54 25	11,264 25
Lots 3, 4, and 5 and parts 11 and 12, E. Poulett St., Owen Sound............	14,000 00	....	....	55 96	425 71	14,481 67
Parts 1 and 2, E. Poulett St., Owen Sound............................	14,396 82	20 00	1,500 00	710 25	263 52	15,390 59
S.W. corner Lot B.E., Water St., S.......	14,000 00	....	....	....	241 64	14,241 64
Total.........................	134,896 82	3,038 91	76,370 60	10,940 25	2,668 92	144,915 50

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY

Head Office, Guelph, Ontario

OFFICERS

President—GEORGE D. FORBES. 1st Vice-President and Managing Director—J. E. MCELDERRY
2nd Vice-President—W. E. PHIN. Assistant Manager—J. M. PURCELL.

DIRECTORS

GEORGE D. FORBES.
W. E. PHIN.
T. A. KEATINGE.
JOHN CROWE.
J. E. MCELDERRY.
J. JAMES SHAW.
J. R. PHIN.
J. R. HOWITT.

Auditors—J. M. SCULLY, F.C.A., and J. SCULLY.

CAPITAL

Amount of Capital Stock authorized		$ 1,000,000 00
Amount subscribed—ordinary		965,200 00
Amount paid in cash:		
On $965,050.00 stock fully called	$ 965,050 00	
On $150.00 stock 20% called	30 00	
		965,080 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate (less encumbrances, $1,986.12) held by the corporation:		
Office premises	$ 30,000 00	
Freehold land (including buildings)	109,677 23	
		$ 139,677 23
2. Rents accrued		52 00
3. Amount secured by mortgage on real estate including:		
First mortgages	$ 2,257,600 44	
Agreements for sale	56,246 13	
Interest due	142,871 65	
Interest accrued	54,411 32	
(*See Schedule B*)		2,511,129 54
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $36,200.00 of the Company's own stock upon which $36,200.00 has been paid.)		
Principal	$ 44,325 38	
Interest due	15 43	
Interest accrued	1,148 31	
		45,489 12
5. Book value of bonds and debentures:		
(a) Government—Dominion and Provincial	$ 799,845 05	
(b) Canadian municipalities	614,068 36	
(c) All other bonds:		
Edmonton, Dunvegan and B. C. Railway Bonds, guaranteed by the Province of Alberta	19,205 29	
Interest due	5,612 07	
Interest accrued	23,635 71	
		1,462,366 48
6. Book value of stocks owned	$ 258,000 00	
Accrued dividends thereon	6,450 00	
		264,450 00
7. Cash on hand		9,480 19
8. Cash on deposit with banks, $139,823.96; interest accrued, $565.82		140,389 78
Total Assets		$ 4,573,034 34

Liabilities

To the Public

1. Amount of debentures issued and outstanding:				
Payable in Canada	1,614,092 25			
Interest due and accrued	$ 36,073 57			
		$ 1,650,165 82		
Payable elsewhere than in Canada	$ 128,198 15			
Interest due and accrued	3,285 18			
		131,483 33		
				$ 1,781,649 15
2. Amount of money deposited with the corporation			$ 824,162 42	
Interest accrued thereon			13,971 43	
				838,133 85
3. Taxes accrued under Special War Revenue Act, 1915				874 28
Total				$ 2,620,657 28

To Shareholders

4. Reserve Fund	$ 869,435 00
5. Dividends to shareholders declared and unpaid	43,428 60
6. Paid up capital	965,080 00
7. Balance of Profit and Loss Account	74,433 46
Total	1,952,377 06
Total Liabilities	$ 4,573,034 34

REVENUE ACCOUNT

Income

1. Rents earned (including $356.89 on office premises)		$ 356 89
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 172,532 11	
(b) bonds, debentures and stocks	97,462 54	
(c) collateral loans	2,610 52	
(d) bank deposits	3,930 59	
		276,535 76
3. Profit on sale of securities and real estate		50 54
4. All other revenue for year		1,395 18
Total		$ 278,338 37

Expenditure

5. Interest incurred during the year on:		
(a) debentures	$ 90,250 67	
(b) deposits	28,086 61	
		$ 118,337 28
6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 8,300 27	
(b) Taxes accrued under Special War Revenue Act	874 28	
(c) Provincial	2,161 45	
(d) Municipal	1,462 35	
		12,798 35
7. Commission on loans and on sale of debentures		1,196 05
8. All other expenses incurred: Salaries, $24,127.61; directors' fees, $3,661.10; auditors' fees, $1,100.00; legal fees, $43.00; valuators fees and travelling expenses, $1,286.48; printing and stationery, $1,417.65; advertising, $2,150.01; postage, telegrams, telephones and express, $625.03; miscellaneous, $3,288.46; total		37,699 34
9. Expended on office improvements		1,248 40
10. Net profit transferred to Profit and Loss Account		107,058 95
Total		$ 278,338 37

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 54,231 71
Amount transferred from Revenue account	107,058 95
Total	$ 161,290 66
Dividends to shareholders declared during year	$ 86,857 20
Balance of account at December 31st, 1922	74,433 46
Total	$ 161,290 66

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.00%; (b) On Government Bonds, 5.41%; (c) On Canadian Municipalities debentures, 6.91%; (d) On all other bonds, 5.50%; (e) On stocks owned, 5%.
2. Average rate of interest per annum paid by the Corporation during the year: On deposits, 3.31%; On debentures, 5.08%.
3. Officers of the Corporation who are under bond for the following amounts respectively: Managing Director, $10,000.00; Assistant Manager, $6,000.00; Other Officers, $14,000.00.
4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: Jan. 3rd, 1922, 5% for half year; July 3rd, 1922, 4½% for half year.
5. Date appointed for the Annual Meeting: Feb. 28th, 1923. Date of last Annual Meeting: Feb. 15th, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 157,584 09
(b) interest on bonds and debentures and dividends on stocks	92,319 25
(c) loans on collateral security:	
principal	9,060 40
interest	2,593 54
7. Amount of interest permanently capitalized during the year	2,588 46

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (Consol. Statutes U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, 19th January, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	729,322 88	5,354 01	14,842 14	Included	749,519 03
Manitoba	64,944 32	3,826 60	990 59	in	69,761 51
Saskatchewan	887,178 67	66,707 09	20,996 27	principal	974,882 03
Alberta	632,400 70	66,983 95	17,582 32	column	716,966 97
Total	2,313,846 57	142,871 65	54,411 32		2,511,129 54

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken........	2,230,158 07	52,358 72	80,003 08	53,316 17	2,415,836 04
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)...............	27,442 37	168 03	4,519 56	....	32,129 96
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage...........	56,246 13	1,770 33	4,051 93	1,095 15	63,163 54
(b) Aggregate amount of sale price of properties covered by such agreements, $80,257.00.					
Total...............	2,313,846 57	54,297 08	88,574 57	54,411 32	2,511,129 54

THE HAMILTON PROVIDENT AND LOAN CORPORATION

Head Office, Hamilton, Ontario

OFFICERS

President—GEORGE HOPE Vice-President—JOSEPH J. GREENE
General Manager—DONALD M. CAMERON.

DIRECTORS

HENRY L. ROBERTS, Grimsby.
WILLIAM A. WOOD, Hamilton.
STANLEY MILLS, Hamilton
WILLIAM HENDRIE, Hamilton

Auditors—RALPH E. YOUNG, Toronto. G. E. F. SMITH, Hamilton

CAPITAL

Amount of Capital Stock authorized		$ 3,000,000 00
Amount subscribed—ordinary		2,000 000,00
Amount paid in cash:		
On $1,000,000, stock fully called	$ 1,000,000 00	
On $1,000,000, stock 20% called	200,000 00	
		1,200,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises, Hamilton, Ont.	$ 80,000 00	
Office premises, Brandon, Man.	13,000 00	
		$ 93,000 00
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 4,146,465 56	
Real Estate held under power of sale	12,395 00	
Agreements for sale	84,653 90	
Interest due	90,923 79	
Interest accrued	106,133 65	
(*See Schedule B*)		4,440,571 90
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $19,300.00 of the Company's own stock upon which $9,380.00 has been paid.)		
Principal		7,481 00
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 185,265 30	
(b) Canadian municipalities, school districts and rural telephone companies	94,835 05	
		280,100 35
5. Cash on hand		7,879 07
6. Cash on deposit with banks, $78,813.82; elsewhere $10,470.30		89,284 12
Total Assets		$ 4,918,316 44

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada	$ 899,567 60		
Interest due and accrued	13,290 00		
		$ 912,857 60	
Payable elsewhere than in Canada	372,786 66		
Interest due and accrued	2,485 25		
		375,271 91	
			$ 1,288,129 51
2. Amount of money deposited with the corporation			927,605 25
3. Taxes due and accrued (Income War Tax)			20,757 86
4. All other liabilities (balances due borrowers)			28,542 72
Total			$ 2,265,035 34

To Shareholders

6. Reserve funds	$ 1,350,000 00
7. Contingency fund	43,281 10
8. Dividends to shareholders declared and unpaid	60,000 00
9. Paid up capital	1,200,000 00
Total	2,653,281 10
Total Liabilities	$ 4,918,316 44

REVENUE ACCOUNT

Income

1. Rents earned,—(Including $7,987.20 on office premises)		$ 7,987 20
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 314,300 23	
(b) bonds, debentures and stocks	17,232 52	
(c) collateral loans	524 51	
(d) bank deposits (e) other interest earned	4,106. 97	
		336,164 23
3. Profit on sale of securities and real estate		925 64
4. All other revenue for year		1,511 07
Total		$ 346,588 14

Expenditure

5. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 63,558 67	
(b) deposits	34,961 47	
		$ 98,520 14
6. Amount by which assets were written down		2,968 35
7. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 18,832 71	
(b) Provincial	2,627 37	
(c) Municipal	1,494 15	
		22,954 23
8. Commission on loans and on sale of debentures and real estate		7,843 37
9. All other expenses incurred: Salaries, $25,691.39; directors' fees, $5,000; auditor's fees, $1,120; building, $12,703.22; travelling expenses, $7,304.15; printing and stationery and advertising, $2,147.20; postage, telegrams, telephones and express, $271.05; miscellaneous, $993.25; total		55,230 26
10. Net profit transferred to Profit and Loss Account		159,071 79
Total		$ 346,588 14

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account	$ 159,071 79
Amount transferred from Special Reserves and Contingency Accounts	10,928 21
Total	$ 170,000 00
Dividends to shareholders declared during year	120,000 00
Amount transferred to Reserves	50 000 00
Total	$ 170,000 00

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.49%; (b) On Government Bonds, 6%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 5.6%.
2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.86%; on debentures, 5.5%; on debenture stock, 4%.
3. Loans written off, $2,968.35.
4. Officers of the Corporation who are under bond for the following amounts: All from $5,000 down.
5. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 3rd January, 1922 and 2nd July, 1922 at 10% per annum.

6. Date appointed for the Annual Meeting: Last Monday in February. Date of last Annual Meeting: 27th February, 1922.
7. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 291,135 39
(b) interest on bonds and debentures and dividends on stocks	15,822 30
(c) loans on collateral security.	
Principal	18 35
Interest	525 51

CONSTATING INSTRUMENTS

1871. Declaration of Incorporation under Building Societies' Act (Consol. Stat. U.C., c. 53), filed with the Clerk of the Peace for the County of Wentworth, 6th June, 1871.

1885. Special Act, 48-9 V. c. 30 (D), confirming Provincial incorporation, limiting share capital and the amount to be borrowed by way of deposits, debentures, etc.

1893. Special Act, 56 V. (D), limiting total liabilities of Society (sec. 2), and extending its operations (sec. 3).

1895. Special Act, 58-9 V. c. 85 (D), repealed sec. 6 of 56 V. c. 85 (D), and provided for the registration and cancellation of debenture stock.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	2,148,741 00	19,404 09	51,022 05	1,864 06	2,221,031 20
Manitoba	1,362,917 75	49,073 10	37,106 25	4,198 40	1,453,295 50
Saskatchewan	723,890 00	22,446 60	18,005 35	1,903 25	766,245 20
Total	4,235,548 75	90,923 79	106,133 65	7,965 71	4,440,571 90

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken	4,146,465 56	45,708 09	43,770 55	104,286 35	4,340,230 55
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	12,395 00	....	....	....	12,395 00
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage	84,653 90	821 90	623 25	1,847 30	87,946 35
(b) Aggregate amount of sale price of properties covered by such agreements, $117,657.					
Total	4,243,514 46	46,529 99	44,393 80	106,133 65	4,440,571 90

HURON AND ERIE MORTGAGE CORPORATION

Head Office, London, Ontario.

OFFICERS

President—T. G. MEREDITH, K.C.
Vice-Presidents —HUME CRONYN
F. E. LEONARD
General Manager—HUME CRONYN
Asst. Gen. Manager, M. AYLESWORTH.
Secretary—D. MCEACHERN
Treasurer—C. J. CLARKE.

DIRECTORS

T. G. MEREDITH, K.C.
GEORGE T. BROWN
A. H. M. GRAYDON
H. E. GATES
HUME CRONYN
F. E. LEONARD
F. R. ECCLES, M.D., LL.D.
PHILIP POCOCK
N. R. HOWDEN

Auditors—F. G. JEWELL, F.C.A., J. F. KERN

CAPITAL

Amount of Capital Stock authorized		$10,000,000 00
Amount subscribed—ordinary		9,000,000 00
Amount paid in cash:		
On $4,000,000.00, stock fully called	$ 4,000,000 00	
On $5,000,000.00 stock 20% called	1,000,000 00	
		5,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises		$ 900,000 00
2. Amount secured by mortgage on real estate including:		
First mortgages	$16,669,215 24	
Agreements for sale	77,914 76	
Interest due	176,799 48	
Interest accrued	588,169 74	
(*See Schedule B*)		17,512,099 22
3. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 2,395,842 04	
(b) Canadian municipalities, school districts and rural telephone companies	1,762,022 35	
(c) All other bonds	59,635 18	
Interest due	9,644 20	
Interest accrued	74,973 23	
		4,302,117 00
4. Book value of stocks owned		1,180,110 00
5. Cash on hand		94,898 47
6. Cash on deposit with banks, $806,714.52; elsewhere $13,242.28		819,956 80
7. All other assets		358,706 01
Total Assets		$25,167,887 50

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada	$10,643,632 52		
Interest due and accrued	174,265 65		
		$ 10,817,898 17	
Payable elsewhere than in Canada	1,663,361 72		
Interest due and accrued	12,505 06		
		1,675,866 78	
			$12,493,764 95
2. Amount of money deposited with the corporation			6,061,379 33
Total			$18,555,144 28

To Shareholders

3. Reserve funds	$ 1,500,000 00
4. Dividends to shareholders declared and unpaid	87,500 00
5. Paid up capital	5,000,000 00
6. Balance of Profit and Loss Account	25,243 22
Total	6,612,743 22
Total Liabilities	$25,167,887 50

REVENUE ACCOUNT

Income

1. Rents earned,—(Including $75,682.83 on office premises)		$ 75,682 83
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 1,259,676 08	
(b) bonds, debentures and stocks	305,611 46	
(c) collateral loans	475 47	
(d) bank deposits	12,310 56	
(e) other interest earned	18,812 77	
		$ 1,596,886 34
3. Profit on sale of securities and real estate		54 24
4. All other revenue for year		115,366 08
Total		$ 1,787,989 49

Expenditure

5. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 587,350 56	
(b) deposits	189,593 95	
(c) other borrowed money	10,793 85	
		$ 787,738 36
6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 34,613 42	
(b) Provincial	9,453 36	
(c) Municipal	31,741 89	
		75,808 67
7. Commission on loans and on sale of debentures and real estate		46,312 98
8. All other expenses incurred: Salaries, $162,075.61; director's fees, $14,492.50; auditors' fees, $8,875.00; legal fees, $1,254.11; rents, $4,199.92; travelling expenses, $4,380.94; printing and stationery, $12,820.09; advertising, $24,697.34; postage, telegrams and telephones, $7,616.89; miscellaneous, $116,234.93; total		356,647 33
9. Net profit transferred to Profit and Loss Account		521,482 15
Total		$ 1,787,989 49

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 53,761 07
Amount transferred from Revenue account	521,482 15
Total	$ 575,243 22

Dividends to shareholders declared during year	$ 350,000 00
Amount transferred to Reserve account	200,000 00
Balance of account at December 31st, 1922	25,243 22
Total	$ 575,243 22

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.76%; (b) On Government Bonds, 6.13%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 6.13%; (d) On all other bonds, 6.13%; (e) On stocks owned, 6.59%.

2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.28%, on debentures, 5.35%.

3. Officers of the Corporation who are under bond for the following amounts: General Manager, $10,000.00; all other employees, $353,000.00.

NOTE—These figures include employees of both Huron & Erie and Canada Trust Co., as all are covered under one bond and many are employed by both institutions.

4. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 2nd, 1922—1½%, and a bonus of ¼ of 1%; April 1st, 1922—1½% and a bonus of ¼ of 1%; July 3rd, 1922—1¾%; October 1st, 1922—1¾%.

5. Date appointed for the Annual Meeting: 14th February, 1923. Date of last Annual Meeting, 8th February, 1922.

6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 1,193,903 63
(b) interest on bonds and debentures and dividends on stocks	311,788 27
(c) loans on collateral security.	
Principal	118,002.00
Interest	626 47
(d) revenue from real estate (less disbursements)	13,344 03

7. Amount of interest permanently capitalized during the year	22,989 80

CONSTATING INSTRUMENTS

This Company was, under the provisions of the Loan Corporations Act (R.S.O. 1897, c. 205), formed by the amalgamation of The Huron and Erie Loan and Savings Company with the Canadian Savings and Loan Company of London, Canada. See also 6 Edward VII, (1906) c. 110 (D).

Of the above mentioned constituent Companies The Huron and Erie Loan and Savings Company was incorporated by declaration filed under the Building Societies Act (Consol. Stat. U.C., c. 53) with the Clerk of the Peace for the County of Middlesex, 18th March, 1864 (Dec. Book, p. 65). The original corporate name was The Huron and Erie Savings and Loan Society. The corporate name was changed to the Huron and Erie Loan and Savings Company by the Act of Ontario, 39 Vict., c. 95. The lending and borrowing powers of the Company were governed by 59-60 Vict. (1896), c. 49 (D), as amended by 62-3 Vict. (1899), c. 1 15 (D), and by 4-5 Edw. VII. (1905), c. 105 (D).

The Canadian Savings and Loan Company of London, Canada, was incorporated under the Buildings Society's Act (Consolidated Stat. U.C., c. 53) by declaration filed with the Clerk of the Peace for the county of Middlesex on the 2nd of September, 1875 (Decl. Book I., p. 57). This Company's lending and borrowing powers were governed by the Loan Corporations Act, R.S.O. 1897, c. 205 and amending Acts.

The agreement for the amalgamation of these Companies under the corporate name of The Huron and Erie Loan and Savings Company was executed by both Companies on the 24th October, 1905; was ratified by the shareholders of the respective Companies on the 7th December, 1905; and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 29th day of December, 1905, and was further ratified and confirmed by the Act of the Legislature of the Province of Ontario, 6 Edw. VII., Chapter 130. See also Special Act of Dominion of Canada, 6 Edw. VII., (1906), c. 110 (D).

See Special Acts (Dominion and Ontario), 1915.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Total
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	10,114,465 39	54,562 48	243,387 53	1,063 32	10,413,478 72
Manitoba	1,234,818 63	16,744 00	54,221 93	2,160 84	1,307,945 40
Saskatchewan	4,275,823 80	88,391 00	224,163 02	33,297 26	4,621,675 08
Alberta	1,083,972 46	18,649 00	64,850 26	1,528 30	1,169,000 02
Total	16,709,080 28	178,346 48	586,622 74	38,049 72	17,512,099 22

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

—	Principal.	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken	16,580,828 65	78,676 73	85,696 96	580,915 04	17,326,117 38
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken	2,992 00	....	....	17 00	3,009 00
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	85,394 59	659 60	7,553 67	5,707 70	99,315 56
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage	77,914 76	1,323 15	2,889 37	1,530 00	83,657 28
(b) Aggregate amount of sale price of properties covered by such agreements, $129,352.87.					
Total	16,747,130 00	80,659 48	96,140 00	588,169 74	17,512,099 22

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 1 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
London, 426-450 Talbot St. part Lot 6, north side Carling St., part Lot 6, south side Fullerton St., part Lot 7, north side Carling; part Lot 7 south side, Fullerton..........	60,000 00	2 00	....	....	982 00	59,984 00	....
Hamilton, 34-40 James St., part Lots 43 and 44, west side James St., 72′ frontage...............	67,000 00	....	500 00	167 50	1,071 00	68,239 00	....
Ottawa, Lots 15 and 16 and part 14, south side York St.; part Lots 15 and 16, north side, George, 285′ frontage...............	175,000 00	....	....	....	5,261 00	177,261 00	....
Ottawa, 171-175 Nepean St.	....	....	....	....	....	660 00	....
West half 31, all 28, 29, 30; 14-20, W. 2nd, Sask....	60,000 00	....	5,000 00	7 70	4,400 50	59,408 50	....
297-299 Portage Ave., Winnipeg, Man..............	100,000 00	....	....	....	....	94,000 00	75,679 00 (This item included in 94,000 00)
414-416, west side Jarvis St., Toronto...........	65,000 00	....	....	....	1,844 00	59,000 00	....
S.E. corner Sherbourne St. and Wellesley St., Toronto..................	200,000 00	....	4,000 00	....	685 00	200,000 00	....
188-190-192 Yonge St., Toronto...............	100,000 00	....	....	....	2,498 00	78,000 00	....
60-62 Front St............	150,000 00	....	....	....	3,093 00	144,000 00	....
26 and 27, west side, Elm Grove Ave., Toronto....	70,000 00	....	....	....	1,811 00	66,500 00	....
699-707 Yonge St., Toronto	137,600 00	....	....	....	4,640 00	131,500 00	....
Lots 1 and 2, east side, Avenue Rd., Toronto....	110,000 00	....	....	....	1,377 00	100,000 00	....
Lots A to E, Plan 800, Danforth Ave., Toronto.....	65,000 00	....	....	....	2,001 00	65,000 00	....
Lot C and part B and D, Plan 237E, west side Yonge St., Toronto.....	90,000 00	....	....	1,095 25	2,663 00	90,000 00	....
331-3 Yonge St., Toronto.	100,000 00	....	....	....	2,384 00	97,500 00	....
Southwest corner Bloor and Delaware Ave., Toronto..................	127,000 00	....	....	....	1,328 00	125,002 00	....
Part Lots 2 and 3, Plan 512, part Lot 16, Plan 457, north side, King St., Toronto..................	125,000 00	....	....	....	1,448 47	115,234 53	....
14-16 Queen St., E........	85,000 00	....	....	....	1,958 00	85,000 00	....
Total..............	1,886,600 00	2 00	9,500 00	1,270 45	39,444 97	1,816,289 03	75,679 00

THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY

Head Office, Sarnia, Ontario.

OFFICERS

President—JOHN COWAN, K.C.
Vice-Presidents—W. G. WILLOUGHBY
JOHN MCFARLANE
Manager—DUNCAN N. SINCLAIR
Secretary—D. N. SINCLAIR

DIRECTORS

WILLIAM MCDONALD, Brigden.
JOHN H. ANDERSON, Oil Springs.
MALCOLM MCGUGAN, Mt. Brydges.
THOMAS PAUL, Sarnia.
WILLIAM G. HALL. Watford.
BYRON STEPHENS, London.
WILLIAM ARMSTRONG, Forest.

Auditors—HENRY CONN, B.A. THOS. F. TOWERS.

CAPITAL

Amount of Capital Stock authorized	$ 1,000,000 00
Amount subscribed—ordinary	635,000 00
Amount paid in cash	635,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises		$ 39,008 14
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 2,028,096 45	
Interest due	48,327 69	
Interest accrued	63,097 69	
(*See Schedule B*)		2,139,521 83
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $16,200.00 of the Company's own stock upon which $16,200.00 has been paid.)		
Principal	$ 17,761 61	
Interest due	22 05	
Interest accrued	512 69	
		18,296 35
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 174,020 54	
(b) Canadian municipalities, school districts and rural telephone companies	376,970 26	
Interest due	1,397 49	
Interest accrued	7,085 87	
		559,474 16
5. Cash on hand		15,623 24
6. Cash on deposit with banks		90,966 66
Total Assets		$ 2,862,890 38

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 919,515 25	
Interest due and accrued	20,908 46	
		$ 940,423 71
2. Amount of money deposited with the corporation	$ 772,936 68	
Interest accrued thereon	30,144 90	
		803,081 58
Total		$ 1,743,505 29

To Shareholders

3. Reserve funds		$ 455,000 00
4. Dividends to shareholders declared and unpaid		28,575 00
5. Paid up capital		635,000 00
6. Balance of Profit and Loss Account		810 09
Total		$ 1,119,385 09
Total Liabilities		$ 2,862,890 38

REVENUE ACCOUNT

Income

1. Rents earned		$ 981 50
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 141,326 38	
(b) bonds, debentures and stocks	34,538 88	
(c) bank deposits	902 25	
		176,767 51
Total		$ 177,749 01

Expenditure

3. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 45,615 69	
(b) deposits	30,440 38	
(c) other borrowed money	1,066 03	
		$ 77,122 10
4. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 9,977 18	
(b) Provincial	1,247 09	
(c) Municipal	1,052 74	
		12,277 01
5. Commission on loans and on sale of debentures and real estate		2,180 52
6. All other expenses incurred: Salaries, $9,624.00; director's fees, $928.00; auditors' fees, $550.00; travelling expenses, $260.11; printing and stationery, $962.22; advertising, $275.41; postage, telegrams, telephones and express, $279.03; miscellaneous, $729.32; total		13,608 09
7. Net profit transferred to Profit and Loss Account		72,561 29
Total		$ 177,749 01

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 398 80
Amount transferred from Revenue account	72,561 29
Total	$ 72,960 09
Dividends to shareholders declared during year	$ 57,150 00
Amount transferred to Special Reserves and Contingency Accounts	15,000 00
Balance of account at December 31st, 1922	810 09
Total	$ 72,960 09

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.03%; (b) On Government Bonds, 5.93%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 5.72%.

2. Average rate of interest per annum paid by the Corporation during the year: on deposits 3.85%; on debentures, 5.18%.

3. Officers of the Corporation who are under bond and for the following amounts respectively: manager, $12,000.00; assistant manager, $6,000.00.

4. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 2nd, 1922 at 4%; July 2, 1922 at 4½%.

5. Date appointed for the Annual Meeting: No fixed date. Date of last Annual Meeting: January 27th, 1922.

6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 126,006 86
(b) interest on bonds and debentures and dividends on stock	33,124 04
(c) loans on collateral security	1,351 91
(d) revenue from real estate (less disbursemetns)	679 85

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total Interest accrued	Totals
	$ c.	$ c.	$ c.	$ c.
Ontario	1,503,320 30	19,104 94	46,877 94	1,569,303 18
Saskatchewan	375,556 46	23,338 89	9,806 26	408,701 61
Alberta	149,219 69	5,883 86	6,413 49	161,517 04
Total	2,028,096 45	48,327 69	63,097 69	2,139,521 83

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken	2.020,993 35	24,630 99	22,949 85	62,995 22	2,131,569 41
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	7,103 10	191 75	555 10	102 47	7,952 42
Total	2,028,096 45	24,822 74	23,504 95	63,097 69	2,139,521 83

LAMBTON LOAN AND INVESTMENT COMPANY

Head Office, Sarnia, Ontario.

OFFICERS

President—NORMAN S. GURD. Vice-President—DAVID MILNE.
Manager and Secretary—JOHN B. PARDEE.

DIRECTORS

JOHN D. LIVINGSTON.
JOHN SCOTT.
ROBERT MACKENZIE.
JOHN WEBSTER.
JAMES SMITH.
HON. F. F. PARDEE.

Auditors—A. F. WADE. ALEX. SAUNDERS.

CAPITAL

Amount of Capital Stock authorized	$ 1,000,000 00
Amount subscribed—ordinary	789,750 00
Amount paid in cash	789,750 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises	$ 18,000 00	
Freehold land (including buildings)	14,337 86	
		$ 32,337 86
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 3,015,388 24	
Interest due	54,864 24	
Interest accrued	83,801 00	
		3,154,053 48
(*See Schedule B*)		
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $28,282.14 of the Company's own stock upon which $28,282.14 has been paid.)		
Principal	$ 71,852 98	
Interest due	1,172 61	
Interest accrued	2,644 00	
		75,669 59
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 255,451 37	
(b) Canadian municipalities, school districts and rural telephone companies	56,722 57	
Interest accrued	3,152 00	
		315,325 94
5. Cash on hand		3,752 40
6. Cash on deposit with banks $34,850.44; elsewhere, $2,290.73		37,141 17
7. All other assets		2,500 00
Total Assets		$ 3,620,780 44

Liabilities

To the Public.

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 789,506 42	
Interest due and accrued	19,586 80	
		$ 809,093 22
2. Amount of money deposited with the corporation		1,099,576 66
Total		$ 1,908,669 88

To Shareholders.

3. Reserve funds	$ 870,000 00
4. Contingency fund	12,873 06
5. Dividends to shareholders declared and unpaid	39,487 50
6. Paid up capital	789,750 00
Total	1,712,110 56
Total Liabilities	$ 3,620,780 44

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) mortgages and agreements for sale	$ 199,294 42	
(b) bonds, debentures and stocks	18,005 88	
(c) collateral loans	5,291 74	
		$ 222,592 04
Total		$ 222,592 04

Expenditure

2. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 40,000 00	
(b) deposits	40,195 41	
(c) other borrowed money	2,891 26	
		$ 83,086 67
3. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 12,583 44	
(b) Provincial	2,226 39	
(c) Municipal	1,573 30	
		16,383 13
4. Commission on loans and on sale of debentures and real estate		66 45
5. All other expenses incurred—Salaries, $11,658.42; directors' fees, $1,400.00; auditors' fees, $ 1,139.53; travelling expenses, $949.02; printing and stationery, $1,196.45; advertising, $678.12; postage, telegrams, telephones and express, $740.00; miscellaneous, $1,739.29; total		19,500 83
6. Net profit transferred to Profit and Loss Account		103,554 96
Total		$ 222,592 04

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account	$ 103,554 96
Total	$ 103,554 96
Dividends to shareholders declared during year	$ 78,975 00
Amount transferred to Special Reserves and Contingency Accounts	24,579 96
Total	$ 103,554 96

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.45%; (b) On Government Bonds, 5.50%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures 5.65%; (d) On Stocks and Collaterals, 7.29%.

2. Average rate of interest per annum paid by the Corporation during the year on deposits 3.72%; on debentures, 5.52%.

3. Officers of the Corporation who are under bond and for the following amounts respectively: manager, $10,000.00; accountant, $10,000.00; teller, $10,000.00; ledger keeper, $5,000.00.

4. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 1, 1922, 6%. July 1, 1922, 5%.

5. Date appointed for the Annual Meeting: 4th Wednesday, January. Date of last Annual Meeting: January 25th, 1922.

6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 189,185 80
(b) interest on bonds and debentures and dividends on stocks	19,201 38
(c) loans on collateral security:	
Principal	50,352 50
Interest	4,584 14

7. Amount of interest permanently capitalized during the year................. 4,394 58

8. Amount of money loaned or advanced at any time during the year to directors, $6,440.26; also amount owing December 31st, 1922, $5,300.50.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, 9 Vict., c. 90 (Province of Canada) by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The Society was reorganized as "The Lambton Permanent Building and Investment Society" under the said Act and other Acts all of which became consolidated as chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June, 1880, to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	$ c.	$ c.	$ c.	$ c.
United States	9,857 04	....	212 00	10,069 04
Ontario	3,005,531 20	54,864 24	83,589 00	3,143,984 44
Total	3,015,388 24	54,864 24	83,801 00	3,154,053 48

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
First mortgages under which no legal proceedings have been taken	3,015,388 24	26,407 71	28,456 53	83,801 00	3,154,053 48

THE LANDED BANKING AND LOAN COMPANY

Head Office, Hamilton, Ontario

OFFICERS

President—C. S. SCOTT, F.C.A. Vice-President—ROBERT HOBSON.
Manager—C. W. CARTWRIGHT.

DIRECTORS

C. S. SCOTT, F.C.A.
ROBERT HOBSON.
C. W. CARTWRIGHT.
E. H. AMBROSE.
CHARLES MILLS.
PAUL J. MYLER.

Auditors—RALPH E. YOUNG, F.C.A. G. E. F. SMITH, C.A.

CAPITAL

Amount of Capital Stock authorized	$ 1,050,000 00
Amount subscribed—ordinary	1,000,000 00
Amount paid in cash—On $1,000,000.00 stock fully called	1,000,000. 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises	$ 75,000 00	
Freehold land (including buildings)	17,850 00	
		$ 92,850 00
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 2,862,623 65	
Agreements for sale	30,631 61	
Interest due	119,046 42	
Interest accrued	72,019 20	
(*See Schedule B*)		3,084,320 88
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $6,800.00 of the Company's own stock upon which $6,800.00 has been paid.)		
Principal	$ 56,248 34	
Interest due	7 00	
Interest accrued	804 72	
		57,060 06
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 117,054 64	
(b) Canadian municipalities, school districts and rural telephone companies	59,183 82	
(c) All other bonds	126,139 84	
		302,378 30
5. Cash on hand		12,560 32
6. Cash on deposit with banks, $62,706.11; elsewhere, $514.54		63,220 65
Total Assets		$ 3,612,390 21

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada	$ 196,600 77		
Interest due and accrued	2,672 48		
		$ 199,273 25	
Payable elsewhere than in Canada	$ 352,955 00		
Interest due and accrued	2,671 45		
		355,626 45	
			$ 554,899 70

2. Amount of money deposited with the corporation	$ 955,530 03
3. Taxes due and accrued	11,203 52
4. Salaries, rents and other expenses due and accrued	1,133 94
5. All other liabilities	90 00
Total	$ 1,522,857 19

To Shareholders

6. Reserve funds	$ 1,000,000 00
7. Dividends to shareholders declared and unpaid	45,000 00
8. Paid up capital	1,000,000 00
9. Balance of Profit and Loss Account	44,533 02
Total	2,089,533 02
Total Liabilities	$ 3,612,390 21

REVENUE ACCOUNT

Income

1. Rents earned—(Including $8,910.00 on office premises.)		$ 8,910 00
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 231,225 10	
(b) bonds, debentures and stocks	19,253 66	
(c) collateral loans	4,474 32	
(d) bank deposits	1,905 15	
(e) other interest earned	254 04	
		257,112 27
3. Profit on sale of securities and real estate		428 50
4. Amount by which ledger values of assets were written up		894 57
5. All other revenue for year		1,349 45
Total		$ 268,694 79

Expenditure

6. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 29,271 00	
(b) deposits	37,609 27	
(c) other borrowed money	464 67	
		$ 67,344 94
7. Amount by which assets were written down		17,455 99
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 12,484 48	
(b) Provincial	2,462 44	
(c) Municipal	1,425 20	
		16,372 12
9. Commission on loans and on sale of debentures and real estate		2,367 57
10. All other expenses incurred: Salaries, $22,975.00; directors' fees, $4,000.00; auditors' fees, $700.00; rents, $300.00; travelling expenses, $1,013.35; printing and stationery, $795.08; advertising, $236.45; postage, telegrams, telephones and express, $384.00; miscellaneous, $8,272.53; total		38,676 41
11. Net profit transferred to Profit and Loss Account		126,477 76
Total		$ 268,694 79

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 8,055 26
Amount transferred from Revenue account	126,477 76
Total	$ 134,533 02
Dividends to shareholders declared during year	$ 90,000 00
Balance of account at December 31st, 1922	44,533 02
Total	$ 134,533 02

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.585%; (b) On Government Bonds, 6.000%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 6.119%; (d) On all other bonds, 6.188%.

2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.698%; on debentures, 5.467%.

3. Officers of the Corporation who are under bond for the following amounts respectively: managing director, $10,000.00; accountant and teller, $5,000.00 each; ledger keeper, inspectors, $2,000.00 each.

4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 3rd January, 1922, 4%; 3rd July, 1922, 4½%.

5. Date appointed for the Annual Meeting: 1st Monday in February. Date of last Annual Meeting: 6th February, 1922.

6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 174,353 88
(b) interest on bonds and debentures and dividends on stocks	18,831 66
(c) loans on collateral security:	
Principal	52,200 00
Interest	5,114 25
(d) revenue from real estate (less disbursements)	637 47

7. Amount of interest permanently capitalized during the year, $6,358.36.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Acts Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, 16th December, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	1,261,835 87	26,546 08	22,987 72	1,799 11	1,313,168 78
Manitoba	1,585,359 76	92,419 52	48,852 92	13,628 91	1,740,261 11
Total	2,847,195 63	118,965 60	71,840 64	15,428 02	3,053,429 89

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken...	2,862,623 65	55,725 37	63,240 23	71,840 64	3,053,429 89
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)............	17,544 95	59 48	225 05	20 52	17,850 00
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage............	30,631 61	40 46	40 36	178 56	30,890 99
(b) Aggregate amount of sale price of properties covered by such agreements, $52,763.35.....					
Total................	2,910,800 21	55,825 31	63,505 64	72,039 72	3,102,170 88

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000

Short description of property	Original principal	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.
118-124 James Street North, Hamilton....................	55,000 00	525 00	42,525 00
40-46 King Street West, Hamilton........................	45,000 00	787 50	45,787 50
Total..................................	100,000 00	1,312 50	88,312 50

THE LONDON LOAN AND SAVINGS COMPANY OF CANADA

Head Office, London, Ontario

OFFICERS

President—GEO. G. McCORMICK
1st Vice-President—THOS. BAKER
2nd Vice-President—WM. E. ROBINSON
Manager and Secretary—M. J. KENT

DIRECTORS

GEO. G. McCORMICK
WM. E. ROBINSON
THOS. BAKER
CHAS. R. HUNT
M. J. KENT

Auditors—A. SCREATON, P. D. BALL

CAPITAL

Amount of Capital Stock authorized		$ 1,000,000 00
Amount subscribed—ordinary		892,600 00
Amount paid in cash:		
On $891,000 stock fully called	$ 891,000 00	
On $1,600 instalment stock	539 00	
		891,539 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Office premises		$ 85,000 00
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 1,398,045 81	
Second and subsequent mortgages	629,865 20	
Agreements for sale	77,977 55	
(*See Schedule B*)		2,105,888 56
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $37,800.00 of the Company's own stock upon which $37,800.00 has been paid).		
Principal	$ 33,699 11	
Interest due	320 00	
Interest accrued	944 00	
		34,963 11
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion	$ 26,377 00	
(b) Canadian municipalities, school districts and rural telephone companies	1,922 46	
(c) All other bonds	1,585 53	
Interest accrued	32 00	
		29,916 99
5. Book value of stocks owned	$ 648,629 33	
Accrued dividends thereon	5,972 00	
		654,601 33
6. Cash on hand		15,947 30
7. Cash on deposit with banks, $35,880.75; elsewhere, $13,218.01		49,098 76
8. All other assets		2,913 78
Total Assets		$ 2,978,329 83

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 464,691 68	
Interest due and accrued	7,260 59	
Payable elsewhere than in Canada	431,205 55	
Interest due and accrued	2,456 26	
		$ 905,614 08
2. Amount of money deposited with the corporation		756.425 74
3. All other liabilities		115 00
Total		$ 1,662,154 82

To Shareholders

4. Reserve funds	$ 420,000 00
5. Paid up capital	891,539 00
6. Balance of Profit and Loss Account	4,636 01
Total	1,316,175 01
Total Liabilities	$ 2,978,329 83

REVENUE ACCOUNT

Income

1. Rents earned,—(Including $7,809.17 on office premises)		$ 7,809 17
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 53,438 41	
(b) bonds, debentures and stocks	23,991 66	
(c) collateral loans	4,331 40	
(d) bank deposits	3,215 09	
(e) other interest earned	208 62	
		85,185 18
3. Profit on sale of securities and real estate		16,238 00
4. Amount by which ledger values of assets were written up		66,016 50
5. Agency fees and commissions earned		63 93
6. All other revenue for year		583 85
Total		$ 175,896 63

Expenditure

7. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 34,619 41	
(b) deposits	29,825 03	
		$ 64,444 44
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 8,870 16	
(b) Provincial	1,851 82	
(c) Municipal	898 06	
	$ 11,620 04	
Less reserve for taxes	10,467 60	
		1,152 44
9. Commission on loans and on sale of debentures and real estate		2,563 58
10. All other expenses incurred: Salaries, $11,861.52; directors' fees, $6,470.00; auditors' fees, $1,400.00; legal fees, $126.41; travelling expenses, $178.55; printing and stationery, $1,175.42; postage, telegrams, telephones and express, $331.60; insurance and repairs to Company's building, $2,719.30; miscellaneous, $9,405.48; total		33,668 28
11. Net profit transferred to Profit and Loss Account		74,067 89
Total		$ 175,896 63

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 2,971 12
Amount transferred from Revenue Account	74,067 89
Total	$ 77,039 01
Dividends to shareholders declared during year	$ 62,403 00
Amount transferred to Special Reserves and Contingency Accounts	10,000 00
Balance of account at December 31st, 1922	4,636 01
Total	$ 77,039 01

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 6.11%; (b) On Government Bonds, 5½%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 6½%; (d) On all other bonds, 5%; (e) On stocks owned, 3.62%.

2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.472%; on debentures, 5.30%.

3. Officers of the Corporation who are under bond for the following amounts respectively: Manager and Teller, $10,000 each; other officers, $2,000 each, in all, $30,000.00

4. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: quarterly, 1¾% 1st April, 1st July, 1st October and December 31st.

5. Date appointed for the Annual Meeting: Second Thursday in February. Date of last Annual Meeting, February 9th, 1922.

6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 120,802 68
(b) interest on bonds and debentures and dividends on stocks	23,047 80
(c) loans on collateral security.	
Principal	89,834 23
Interest	3,155 91
(d) revenue from real estate (less disbursements)	1,772 44

7. Amount of interest permanently capitalized during the year 1922	10,501 43

8. Amount of money loaned or advanced at any time during the year to directors $13,257.10. Amount owing December 31st, 1922, $7,473.40.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (Consol. Stat. U.C., chap. 53) by declaration filed with the Clerk of the Peace for the County of Middlesex, 2nd May, 1877.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	$ c.	$ c.	$ c.	$ c.
Ontario	2,105,888 56	not taken into assets	not taken into assets	2,105,888 56

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Total
	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken	1,398,045 81	1,398,045 81
2 Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken*	629,865 20	629,865 20
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage	77,977 55	77,977 55
(b) Aggregate amount of sale price of properties covered by such agreements, $121,790.00.		
Total	2,105,888 56	2,105,888 56

*Interest due and accrued has not been taken as an asset in statement.

SCHEDULE B

Section C

MORTGAGES, LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of instalments of principal unpaid	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
	$ c.	$ c.	$ c.	$ c.
Part Town Lot 1, on north side of Adelaide St., part Town Lot 1, on south side of Richmond St., and part of old Toronto St., Toronto	150,000 00	95,000 00	95,000 00	140,000 00
Sundry mortgages in, Toronto, etc	250,000 00	100,000 00	100,000 00	....
Part of a broken lot, No. 1, No. 37 Yonge St., Toronto	40,000 00	37,000 00	37,000 00	....
Parts, Lots 1 and 2, and part Lot 3, N.W. corner Dovercourt Road and College St., Plan D262, Toronto	35,000 00	26,000 00	26,000 00	35,000 00
Beach Theatre, Toronto	40,000 00	32,500 00	32,500 00	13,300 00
Sundry mortgages	25,700 00	25,700 00	25,700 00	....
Part Lot B, on south side of Queen St., W., Plan 794, Toronto	40,000 00	36,389 00	36,389 00	....
South half Lots 102 and 103, north side Cedar St., Block A., Sudbury, Ont	62,500 00	60,000 00	60,000 00	....
East one-half or C. Lot 206, on north side of Albert St., Lot 46 and part Lot 47, south side of Ontario St.; Part Lot 10 in McCarty's survey and W. 2½', Lot 43 and E. ½, Lot 44, Canada Co., survey; part Lot E. Canada Co. survey; Gordon block and part Lot 47, Canada Co. survey, City of Stratford	77,794 00	73,895 00	73,895 00	....
Sundry mortgages in Toronto	175,000 00	157,390 00	157,390 00	13,000 00
Part Lot 1, on east side of Lyndhurst Ave. and College, 400 fully paid shares of Toronto City Estates, Ltd., and 200,000 Russian Roubles, etc	65,698 00	64,891 96	64,891 96	....
Part Lots 5 and 7, north side King St., Kitchener, Ontario	60,000 00	60,000 00	60,000 00	....
Blocks A and C., west side John St. and Block B on east side of Richmond St., Plan 538E, Toronto, Ont.	110,000 00	110,000 00	110,000 00	....
Parts Lots 43, 44 and 45, on the west side Sherbourne St., Plan 132A. Known as The Isabella Mansions, Toronto	50,000 00	50,000 0	50,000 00	....
Sundry lots, Princess survey, Plan 1801 and Kingsdale Subdivision, Plan 1609, Tp. of York	125,000 00	38,984 00	38,984 00	....
Total	1,306,692 00	967,749 96	967,749 96	201,300 00

MIDLAND LOAN AND SAVINGS COMPANY

Head Office, Port Hope, Ontario

OFFICERS

President— THOS. WICKETT   Vice-President—THOS. ROBERTS
Manager—WALTER J. HELM

DIRECTORS

A. MELVILLE WESTINGTON   WALTER J. HELM
S. R. CALDWELL   SENATOR R. A. MULHOLLAND

Auditors—NORMAN S. CHOATE; J. E. SMART

CAPITAL

Amount of Capital Stock authorized	$ 360,000 00
Amount subscribed—preferred	360,000 00
Amount paid in cash	360,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

1. Book value of real estate held by the corporation:		
Office premises		$ 5,000 00
2. Rents accrued		85 15
3. Amount secured by mortgage on real estate including:		
First mortgages	$ 1,214,712 69	
Agreements for sale	450 00	
Interest due	728 70	
Interest accrued	28,377 00	
(*See Schedule B*)		1,244,268 39
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $5,100.00 of the Company's own stock upon which $5,100.00 has been paid).		
Principal	$ 2,964 35	
Interest accrued	56 65	
		3,021 00
5. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 234,720 89	
(b) Canadian municipalities, school districts and rural telephone companies	186,697 49	
(c) All other bonds	17,690 23	
Interest accrued	8,445 15	
		447,553 76
6. Cash on hand		4,409 45
7. Cash on deposit with banks		118,453 54
Total Assets		$ 1,822,791 29

Liabilities

To the Public

1. Amount of debentures issued and outstanding:		
Payable in Canada	$ 745,039 47	
Interest due and accrued	13,513 70	
		$ 758,553 17
2. Amount of money deposited with the corporation	$ 322,138 15	
Interest accrued thereon	875 00	
		323,013 15
		$ 1,081,566 32

To Shareholders

3. Reserve funds	$ 340,000 00
4. Provided for Federal Income Tax	3,000 00
5. Dividends to shareholders declared and unpaid	19,829 10
6. Paid up capital	360,000 00
7. Balance of Profit and Loss Account	18,395 87
Total	741,224 97
Total Liabilities	$ 1,822,791 29

REVENUE ACCOUNT

Income

1. Rents earned		$ 167 00
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 79,401 29	
(b) bonds	34,991 47	
(c) bank deposits	1,773 70	
(d) other interest earned	249 05	
		116,415 51
3. All other revenue for year		1,288 37
Total		$ 117,870 88

Expenditure

4. Interest incurred during the year on:		
(a) debentures	$ 35,514 18	
(b) deposits	10,302 76	
		$ 45,816 94
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 1,089 18	
(b) Provincial	1,069 62	
(c) Municipal	307 88	
		2,466 68
6. Commission on loans and on sale of debentures and real estate		738 20
7. All other expenses incurred: Salaries, $9,372.60; directors fees, $2,525.00; auditors' fees, $800.00; travelling expenses, $108.40; printing and stationery, $585.29; advertising, $210.45; postage, telegrams, telephones and express, $357.88; miscellaneous, $186.22; total		14,145 84
8. Net profit transferred to Profit and Loss Account		54,703 22
Total		$ 117,870 88

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 19,870 80
Amount transferred from Revenue account	54,703 22
Total	$ 74,574 02

Dividends to shareholders declared during year	$ 34,200 00
Amount transferred to Special Reserves and Contingency Accounts	20,000 00
Amount provided for Dominion Government Tax for 1922	1,978 15
Balance of account at December 31st, 1922	18,395 87
Total	$ 74,574 02

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.54%; (b) On Government Bonds, 5.70% (c) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 6.48%; (d) On all other bonds, 5.95%.

2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.62%; on debentures, 5.16%.

3. Officers of the Corporation who are under bond for the following amounts respectively: Manager, $5,000.00; accountant, $3,000.00; teller, $1,660.00; mortgage clerk, $1,660.00; ledger-keeper, $1,660.00.

4. Dividend days of the Corporation in 1922, and rate of dividends declared payable on those days respectively: January 3rd, 1922—5%, July 3rd, 1922—4%.

5. Date appointed for the Annual Meeting: February 6th, 1923. Date of last Annual Meeting, February 7th, 1922.

6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.................................$	79,401 29
(b) interest on bonds..	34,991 47

7. Amount of interest permanently capitalized during the year................	403 05

8. Amount of money loaned or advanced during the year to directors, $2,240.00, amount owing December 31st, 1922: nil.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, Consol. Stat. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book, II, 127).

The corporate name was, by Order-in-Council of Ontario, 21st June, 1876 (Ibid), changed to the Midland Loan and Savings Company.

A by-law altering the amount of the capital stock and par value of the share was, pursuant to the Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	$ c.	$ c.	$ c.	$ c.
Ontario................	1,215,162 69	728 70	28,377 00	1,244,268 39

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken. .	1,214,712 69	728 70	....	28,370 90	1,243,812 29
2. (a) Amount secured by agreements for Sale or purchase of property not subject to prior mortgage...........	450 00	....	....	6 10	456 10
Total...........	1,215,162 69	728 70		28,377 00	1,244,268 39

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.
Benson Hotel block, north side, Kent Street, Lindsay, Ont..................................	35,000 00	469 00	26,800 00
Presbyterian Church, Orillia, Ont...............	25,000 00	605 80	25,000 00
Total..........................	60,000 00	1,074 80	51,800 00

THE ONTARIO LOAN AND DEBENTURE COMPANY

Head Office, London, Ontario.

OFFICERS

President—ALFRED M. SMART Vice-President—CHARLES R. SOMERVILLE
Manager and Secretary—THOMAS H. MAIN

DIRECTORS

ALFRED M. SMART	CHARLES R. SOMERVILLE
LIEUT.-COL. W. M. GARTSHORE	JOHN M. DILLON
JOHN G. RICHTER	ARTHUR T. LITTLE

Auditors—F. G. JEWELL, F.C.A., J. F. KERN

CAPITAL

Amount of Capital Stock authorized		$ 5,000,000 00
Amount subscribed—ordinary		2,550,000 00
Amount paid in cash:		
On $1,550,000.00 stock fully called	$ 1,550,000 00	
On $1,000,000.00 stock 20% called	200,000 00	
		1,750,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises (freehold)	$ 40,000 00	
Freehold land (including buildings)	92,321 41	
		$ 132,321 41
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 4,547,320 37	
Agreements for sale	30,557 34	
Interest due	47,324 87	
Interest accrued	74,588 00	
(See Schedule B)		4,699,790 58
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $400.00 of the Company's own stock upon which $400.00 has been paid).		
Principal	$ 24,985 24	
Interest due	13 61	
Interest accrued	365 90	
		25,364 75
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 1,160,560 88	
(b) Canadian municipalities, school districts and rural telephone companies	1,040,623 06	
(c) Securities guaranteed by Dominion of Canada and Provinces of Canada	674,091 20	
Interest due	1,563 26	
Interest accrued	36,857 47	
		2,913,695 87
5. Book value of stocks owned		3,000 00
6. Cash on deposit with banks		229,749 65
Total Assets		$ 8,003,922 26

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
Payable in Canada	$ 1,570,390 19		
Interest due and accrued	24,671 91		
		$1,595,062 10	
Payable elsewhere than in Canada	1,167,565 12		
Interest due and accrued	13,001 40		
		1,180,566 52	
			$ 2,775,628 62
2. Amount of money deposited with the corporation			942,592 65
Total			3,718,221 27

To Shareholders

3. Reserve fund	$ 2,425,000 00
4. Dividends to shareholders declared and unpaid, due 2nd January, 1923	61,250 00
5. Paid up capital	1,750,000 00
6. Balance of Profit and Loss Account	49,450 99
Total	4,285,700 99
Total liabilities	$ 8,003,922 26

REVENUE ACCOUNT

Income

1. Rents earned		$ 2,617 95
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 332,013 46	
(b) bonds, debentures and stocks	183,813 22	
(c) collateral loans	1,594 55	
(d) bank deposits	3,867 93	
		521,289 16
3. Profit on sale of securities and real estate		3,037 47
4. Agency fees and commissions earned		2 00
5. All other revenue for year		12,670 56
Total		$ 539,617 14

Expenditure

6. Interest incurred during the year on:		
(a) debentures	$ 141,491 43	
(b) deposits	29,324 62	
		$ 170,816 05
7. Loss on sale of securities and real estate and on American exchange		577 28
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 23,976 03	
(b) Provincial	3,625 49	
(c) Municipal	1,077 60	
		28,679 12
9. Commission on loans and on sale of debentures and real estate		16,068 06
10. All other expenses incurred: Salaries, $28,601.10; directors'. fees, $2,800.00; auditors' fees, $3,000.00; legal fees, $491.44; rents, $4,965.84; travelling expenses, $1,471.89; printing and stationery, $2,702.50; advertising, $4,196.49; postage, telegrams, telephones and express, $1,409.39; miscellaneous, $3,131.18 total		52,769 83
11. Net profit transferred to Profit and Loss Account		270,706 80
Total		$ 539,617 14

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 46,244 19
Amount transferred from Revenue account	270,706 80
Total	$ 316,950 99
Dividends to shareholders declared during year	175,000 00
Bonus to shareholders of 1% for the year	17,500 00
Amount transferred to Reserve Fund	75,000 00
Balance of account at December 31st, 1922	49,450 99
Total	$ 316,950 99

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.541%; (b) On Government Bonds, 5.549%; (c) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 6.290%; (d) On securities guaranteed by Dominion of Canada and Provinces of Canada, 6.247%.

2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.2618%; on debentures, 5.453%.

3. Officers of the Corporation who are under bond for the following amounts respectively: President, $5,000; manager, $5,000; accountant, $5,000; teller, $5,000; inspectors, $9,000; other officers and clerks, $11,000.

4. Dividend days of the Corporation in 1922 and rates of dividends declared payable on those days respectively: 10% for the year, paid quarterly, 1st April, 1922 2½%, 3rd July, 1922, 2½%, 2nd October, 1922, 2½%, 2nd January, 1923, 2½% and bonus of 1% for the year, paid 2nd January, 1923.

5. Date appointed for the Annual Meeting: Second Wednesday in February. Date of last Annual Meeting, 8th February, 1922.

6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 326,208 32
(b) interest on bonds and debentures and dividends on stocks	158,383 57
(c) loans on collateral security:	
principal	31,934.15
interest	2,102 51
(d) revenues from real estate held for sale (less disbursements) **	3,910 07

7. Amount of interest permanently capitalized during the year	1,961 76

**Not taken into Revenue Account as was credited on Capital.

CONSTATING INSTRUMENTS

Incorporated under Building Societies Act, Con. Statutes of Upper Canada, c. 53, by declaration filed in the office of the Clerk of the Peace for the County of Middlesex, 26th September, 1870. The original corporate name was The Ontario Savings and Investment Society.

By Order-in-Council of Ontario, dated 4th October, 1879, and also by Order-in-Council of Canada dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The Company as now constituted was formed under the provisions of The Loan Corporations Act of Ontario by the amalgamation of The Ontario Loan and Debenture Company with the Agricultural Savings and Loan Company by virtue of Order-in-Council, dated 10th November, 1911, and operates under The Loan and Trust Corporations Act, R.S.O. 1914, Chapter 184, and its amendments.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Total
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario................	2,857,199 19	4,571 57	63,609 49	1,778 67	2,927,158 92
Manitoba..............	860,175 77	14,871 07	2,671 82	9,530 44	887,249 10
Saskatchewan..........	596,779 66	27,181 61	11,576 38	11,464 38	647,002 03
Alberta................	237,963 14	700 62	*3,269 69	2,986.46	238,380 53
Total...........	4,552,117 76	47,324 87	74,588 00	25,759 95	4,699,790 58

*Interest paid in advance.

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken..	4,514,967 11	23,804 48	21,953 40	74,063 99	4,634,788 98
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)......	32,353 26	462 22	1,104 77	524 01	34,444 26
3. (a) Amount secured by agreements for sale or Purchase of property not subject to prior mortgage...........	30,557 34	none	taken into	account	30,557 34
(b) Aggregate amount of sale price of properties covered by such agreements, $47,900.00.					
Total..........	4,577,877 71	24,266 70	23,058 17	74,588 00	4,699,790·58

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.
Lots 3 and 4, Blk. M, subdvn. Pt. Lot 81, Con. 1. Pt. Lot 1, Blk. G. subdvn. Lot 79, Con. 1. Lot 2, Blk. G, Plan 120, Pt. Pk. Lots 12-13, E.S. Windsor Ave., Plan 96, Windsor............	60,000 00	1,190 00	52,190 00
Lots 17, 18, 19, 20, Blk 61, D.G.S. 35, St. Boniface Plan 306, Winnipeg, Manitoba.............	70,000 00	....	61,250 00
Lots 19, 20, Blk. 43, D.G.S. 31 to 35, St. Boniface Plan, 208, Winnipeg, Manitoba.............	70,000 00	....	61,250 00
Total..............................	200,000 00	1,190 00	174,690 00

THE PEOPLES LOAN AND SAVINGS CORPORATION

Head Office, London, Ontario

OFFICERS

President and Manager—ARCHIBALD A. CAMPBELL Vice-President—A. W. PEENE
Secretary-Treasurer—WILLIAM SPITTAL

DIRECTORS

FREDERICK G. RUMBALL	JAMES GRAY
DR. W. J. STEVENSON	MALCOLM MCGUGAN
JOHN D. ANDERSON	WILLIAM SPITTAL
A. A. CAMPBELL	A. W. PEENE

Auditors—WM. C. BENSON, C.A., W. B. WORTMAN

CAPITAL

Amount of Capital Stock authorized		$ 5,000,000 00
Amount subscribed—ordinary		500,000 00
Amount paid in Cash:		
On $493,000.00 stock fully called	$ 493,000 00	
On $7,000.00 stock 100% called	3,008 26	
		496,008 26

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Office premises	$ 44,000 00	
Freehold land (including buildings)	34,326 26	
Real estate held under power of sale	23,488 98	
		$ 101,815 24
2. Rents due		295 00
3. Amount secured by mortgage on real estate including:		
First mortgages	$ 756,854 50	
Interest due	10,461 45	
Interest accrued	17,836 30	
(*See Schedule B*)		785,152 25
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $11,800.00 of the Company's own stock upon which $6,739.04 has been paid).		
Principal	$ 11,340 45	
Interest accrued	181 49	
		11,521 94
5. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 45,024 89	
(b) Canadian municipalities, school districts and rural telephone companies	11,089 87	
		56,114 76
6. *Book value of stocks owned	$ 72,842 68	
Accrued dividends thereon	401 42	
		73,244 10
7. Cash on hand		11,178 25
8. Cash on deposit with banks $33,311.74; elsewhere, $1,500.00		34,811 74
9. All other assets		5,736 88
Total Assets		$ 1,079,870 16

**Market Value, $58,200.00*

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 109,336 00	
Interest due and accrued	1,216 13	
		$ 110,552 13
2. Amount of money deposited with the corporation		390,113 81
Total		$ 500,665 94

To Shareholders

3. Reserve funds	$ 77,000 00
4. Contingency fund	3,000 00
5. Paid up capital	496,008 26
6. Balance of Profit and Loss Account	3,195 96
Total	579,204 22
Total Liabilities	$ 1,079,870 16

REVENUE ACCOUNT

Income

1. Rents earned—(Including $2,897.50 on office premises)		$ 2,897 50
2. Interest earned on:		
(a) mortgages	$ 61,382 84	
(b) bonds, debentures and stocks	9,698 71	
(c) collateral loans	1,129 80	
(d) bank deposits	232 60	
		72,443 95
3. All other revenue for year		1,269 76
Total		$ 76,611 21

Expenditure

4. Interest incurred during the year on:		
(a) debentures	$ 5,391 15	
(b) deposits	15,129 66	
		$ 20,520 81
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 2,636 24	
(b) Provincial	821 76	
(c) Municipal	1,722 75	
		5,180 75
6. Commission on loans and on sale of debentures and real estate		1,361 04
7. All other expenses incurred—Salaries, $12,217.00; directors' fees, $540.65; auditors' fees, $576.40; legal fees, $244.60; rents, $481.26; travelling expenses, $35.35; printing and stationery, $731.77; advertising, $769.48; postage, telegrams, telephones and express, $517.79; miscellaneous, $980.85; total		17,095 15
8. Net profit transferred to Profit and Loss Account		32,453 46
Total		$ 76,611 21

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 3,282 36
Amount transferred from Revenue account	32,453 46
Total	$ 35,735 82
Dividends to shareholders declared during year	$ 24,779 49
Amount transferred to Special Reserves and Contingency Accounts	7,000 00
Written off	760 37
Balance of account at December 31st, 1922	3,195 96
Total	$ 35,735 82

MISCELLANEOUS

1. Average rate of interest per annm earned by the Corporation during the year: (a) On Mortgages of realty, 7.49%; (b) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 5.81%; (c) On all other bonds, (Victory) 5½%; (d) On stocks owned 7.25%.

2. Average rate of interest per annum paid by the Corporation during the year on deposits 3.96%; on debentures, 4.98%.

3. Loans written off, $5,000.00.

4. Officers of the Corporation who are under bond for the following amounts respectively: manager $3,000.00; secretary, $3,000.00; accountant, $2,000.00; clerk, $2,000.00; Windsor manager, $4,000.00; Miss G. L. Martin, $1,000.00.

5. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 5%, June 30th, December 31st.

6. Date appointed for the Annual Meeting: February 21st, 1923. Date of last Annual Meeting: February 15th, 1922.

7. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments..$	62,881 13
(b) interest on bonds and debentures and dividends on stocks..............	10,581 59
(c) loans on collateral security:	
Interest..	1,148 26

8. Amount of interest permanently capitalized during the year, 60,342.50.

9. Maximum amount of money loaned or advanced at any time during the year to directors, $7,309.72; amount owing December 31st, 1922, $7,309.72.

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Middlesex, on 22nd June, 1892. (Decl. Book I., 75.)

The lending and borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Alberta...............	1,000 00	162 27	....	162 27	1,162 27
Saskatchewan..........	1,100 00	88 00	....	88 00	1,188 00
Ontario...............	754,754 50	10,211 18	17,836 30	28,047 48	782,801 98
Total.........	756,854 50	10,461 45	17,836 30	28,297 75	785,152 25

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
First mortgages under which no legal proceedings have been taken.............	756,854 50	2,921 75	7,539 70	17,836 30	785,152 25

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property.	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.
Lots 22 and 23, Block A, McVicar addition, Main Street, Fort William..................................	16,000 00	9 12	16,009 12

PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED

Head Office, Toronto, Ontario.

OFFICERS

President—JOHN J. CARRICK.
Secretary—J. DE N. KENNEDY.
Treasurer—PERCY C. BAXTER.

DIRECTORS

JOHN J. CARRICK, Toronto.
J. DE N. KENNEDY, Toronto.
PERCY C. BAXTER, Toronto.
F. H. BLACK, Port Arthur.
NORMAN S. MACDONNELL, Toronto

Auditors—WARWICK, MITCHELL & CO., Toronto.

CAPITAL

Amount of Capital Stock authorized	$ 1,000,000 00
Amount subscribed—ordinary	585,800 00
Amount paid in cash	585,800 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Freehold land (including buildings)		$ 102,838 82
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 424,114 39	
Second and subsequent mortgages	34,984 04	
Agreements for sale	12,174 15	
Interest due	43,139 18	
Interest accrued	4,383 10	
(*See Schedule B*)		518,794 86
3. *Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 3,969 80	
Interest due	86 82	
		4,056 62
4.† Book value of bonds, debentures and debenture stocks:		
All other bonds		17,550 00
5. Book value of stocks owned	$ 45,000 00	
Accrued dividends thereon	1,575 00	
		46,575 00
6. Cash on deposit with banks		11,092 97
7. All other assets		1,865 24
Total Assets		$ 702,773 51

**Market value of security pledged, $1,800.00*
†Market value, $6,300.00

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable elsewhere than in Canada	$ 69,593 32	
Interest due and accrued	869 90	
		$ 70,463 22
2. Salaries, rents and other expenses due and accrued		280 48
Total		$ 70,743 70

To Shareholders

3. Reserve funds	$ 45,604 81
4. Dividends to shareholders declared and unpaid	625 00
5. Paid up capital	585,800 00
Total	$ 632,029 81
Total Liabilities	$ 702,773 51

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) mortgages and agreements for sale	$ 21,672 47	
(b) bonds, debentures and stocks	3,267 47	
		$ 24,939 94
2. Profit on sale of securities and real estate		1,088 70
3. Agency fees and commissions earned		1,522 38
4. All other revenue for year		1,827 38
Total		$ 29,378 40

Expenditure

5. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 3,479 54	
(b) other borrowed money	850 21	
		$ 4,329 75
6. Amount by which assets were written down		12,530 23
7. Decrease in market value of securities and real estate		1,161 42
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 126 08	
(b) Provincial	515 42	
		641 50
9. All other expenses incurred: Salaries, $6,437.22; directors' fees, $80.00; auditors' fees, $365.00; Trustee fees, $102.17; rents, $2,176.19; travelling expenses, $832.48; printing and stationery, $174.67; postage, telegrams, telephones and express, $296.16; miscellaneous, $251.61; total		10,715 50
Total		$ 29,378 40

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 13,570 99
Amount transferred from Revenue account	12,488 56
Total	$ 26,059 55
Amount transferred to Special Reserves and Contingency Accounts	$ 26,059 55
Total	$ 26,059 55

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 8%; (b) On stocks owned, 7%.
2. Average rate of interest per annum paid by the Corporation during the year on debenture stock, 5%.
3. Date appointed for the Annual Meeting: February 28th, 1923. Date of last Annual Meeting: February 22nd, 1922.
4. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 16,034 25
(b) interest on bonds and debentures and dividends on stocks	1,727 47
(c) revenue from real estate (less disbursements)	276 91

5. Maximum amount of money loaned or advanced at any time during the year to directors, $86.09; amount owing December 31st, 1922, $86.09.

CONSTATING INSTRUMENTS

Incorporated by Letters Patent, as a Loan Company, under the Companies Act (Canada), Part III, on the 24th January, 1914.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	$ c.	$ c.	$ c.	$ c.
Ontario............	471,272 58	43,139 18	4,383 10	518,794 86

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken...	424,114 39	4,726 38	31,448 04	3,914 45	464,203 26
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken	14,145 15	307 95	......	173 80	14,626 90
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)............	20,838 89	......	5,279 88	216 00	26,334 77
4. Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage..................	12,174 15	140 87	1,236 06	78 85	13,629 93
Total.............	471,272 58	5,175 20	37,963 98	4,383 10	518,794 86

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Lot 51 and 55 feet of lot 52, W.S. May Street, McKellar addition, Fort William, plan 123.	20,000 00	....	....	114 20	....	19,323 70	....
Lot 4, Blk Y. McVicar addition, Port Arthur, plan 579	12,500 00	....	11,492 60	1,876 90	263 74	13,369 50	....
Pcl. 5656 District of Kenora (Lots 89 & 90 S.S. King Street, Sioux Lookout	25,000 00	....	20,457 70	....	....	20,457 70	....
Lot 15, Blk O, Oliver Davidson addition, FortWilliam. Lot 24, north half of lot 25, pt. lot 6, North Van Norman Street. Lots 174-5-6, E.S. May Street, Port Arthur, plan 579A. Lots 57-8-9-60, N. Hester Street. Lot 130, O'Brien addition, plan 516..................	12,000 00	....	12,108 00	3,047 15	....	15,155 15	....
Lot 5 W.S. North Water Street. Lots 16 & 17 Blk. B. Lots 25 & 28 Blk M. plan 579, Port Arthur....................	15,000 00	....	14,669 08	572 85	....	.. 15,241 93	....
Lots 16 & 17 Blk. B. North West 82 ft. of lot 5 North Water Street. Lots 25 & 29, Blk. T. McVicar addition Port Arthur	10,000 00	....	9,248 95	385 30	....	9,634 25	....
39 & 40 and 52 & 53 Marks Wiley addition, lots 114 to 120 and 155 to 161 McIntyre plan 525......................	33,000 00	....	1,500 00	2,710 59	933 30	28,212 03	....
Lots 78 to 81, portion of 82, whole of 83 Blk. 1. Nipigon..	13,333 34	....	10,113 77	4,007 42	....	14,121 19	....
239 lots being a parcel of No. 408, subdivision of lot 1, Con. A.S.S. Red River Row,. plan M. 34, Port Arthur.........	110,000 00	....	81,701 41	2,690 20	....	84,391 61	28,750 05
24 acres Blk. J Mining location X Port Arthur............	19,000 00	....	19,000 00	1,377 35	....	.. 20,377 35	....
S.W. Subdivision of sec. 50, Twp. McIntyre..	16,000 00	200 00	16,200 00	9,415 23	....	25,615 23	....
Total................	285,833 34	200 00	196,491 51	26,197 19	1,197 04	265,899 64	28,750 05

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED

Head Office, Toronto, Ontario.

OFFICERS

President—EDMUND WRAGGE, M.I.C.E. Vice-President—HENRY W. MICKLE, K.C.
Managing Director—EDWARD L. MORTON.

DIRECTORS

EDMUND WRAGGE, M.I.C.E., Toronto. HENRY W. MICKLE, K.C., Toronto.
WILLIAM A. COOKE, Toronto. H. WILBERFORCE AIKINS, M.D., Toronto
EDWARD L. MORTON, Toronto.

Auditors—S. W. BLACK; H. D. LOCKHART GORDON, F.C.A.

CAPITAL

Amount of Capital Stock authorized	$ 2,000,000 00
Amount subscribed—ordinary	500,000 00
Amount paid in cash	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Freehold land (including buildings)		$ 60,774 46
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 928,145 56	
Agreements for sale	126,682 33	
Interest due	2,948 74	
Interest accrued	21,338 39	
(*See Schedule B*)		1,079,115 02
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 1,500 00	
Interest accrued	48 66	
		1,548 66
4. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion	$ 14,915 80	
(b) Canadian municipalities, school districts and rural telephone companies	109,986 59	
Interest due	560 31	
Interest accrued	4,648 50	
		130,111 20
5. Cash on hand		19,882 57
6. Cash on deposit with banks		23,978 50
Total Assets		$ 1,315,410 41

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
Payable in Canada	$ 53,967 34		
Interest due and accrued	816 90		
		$ 54,784 24	
Payable elsewhere than in Canada	424,689 66		
Interest due and accrued	3,395 99		
		428,085 65	
			$ 482,869 89
2. Amount of money deposited with the corporation (unclaimed deposits)			257 33
3. Taxes due and accrued			4,500 00
4. Salaries, rents and other expenses due and accrued			600 00
5. All other liabilities			60 00
Total			$ 488,287 22

To Shareholders

6. Reserve funds	$	17,533 18
7. Contingency fund and rest		285,000 00
8. Dividends to shareholders declared and unpaid		18,148 50
9. Paid up capital		500,000 00
10. Balance of Profit and Loss Account		6,441 51
Total		827,123 19
Total Liabilities	$	1,315,410 41

REVENUE ACCOUNT

Income

1. Interest earned on:			
(a) mortgages and agreements for sale	$ 82,388 62		
(b) bonds, debentures and stocks	7,976 74		
(c) collateral loans	117 10		
(d) bank deposits	1,555 10		
		$	92,037 56
2. All other revenue for year			4,800 00
Total		$	96,837 56

Expenditure

3. Interest incurred during the year on:			
(a) debentures	$ 28,269 99		
(b) other borrowed money	20 55		
		$	28,290 54
4. Licenses and taxes other than taxes on real estate:			
(a) Dominion	$ 4,816 05		
(b) Provincial	1,090 42		
(c) Municipal	77 61		
			5,984 08
5. Commission and expenses on sale of debentures			2,397 38
6. All other expenses incurred: Salaries and agents' fees, $9,248.87; directors' fees, $1,680; auditors' fees, $600.00; legal fees, $17.50; rents, $1,431.04; printing and stationery, $422.29; advertising, $155.76; postage, telegrams, telephones and express, $210.71; miscellaneous, $861.02; total			14,627 19
7. Net profit transferred to Profit and Loss Account			45,538 37
Total		$	96,837 56

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$	5,403 14
Amount transferred from Revenue account		45,538 37
Amount transferred from Special Reserve's and Contingency Accounts		5,000 00
Total	$	55,941 51
Dividends to shareholders declared during year	$	35,000 00
Amount transferred to Special Reserves and Contingency Accounts		10,000 00
Reserved for Accrued Dominion Income, etc., Taxation		4,500 00
Balance of account at December 31st, 1922		6,441 51
Total	$	55,941 51

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.86%; (b) On Government Bonds, 5.07%; (c) On Canadian municipalities, school districts, and rural telephone companies debentures, 5.91%.
2. Average rate of interest per annum paid by the Corporation during the year on debentures, 5.73%.
3. Loans written off, $4,417.19.
4. Officers of the Corporation who are under bond for the following amount respectively: Managing Director and agents at Winnipeg and Edmonton, $5,000.00 each.
5. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 3½%, 2nd July, 1922; 3½%, 2nd January, 1923.
6. Date appointed for the Annual Meeting: 14th February, 1923. Date of last Annual Meeting: 15th February, 1922.
7. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments.....$	83,523 20
(b) interest on bonds and debentures	8,651 57
(c) loans on collateral security:	
Principal	800 00
Interest	145 64
(d) revenue from real estate (less disbursements).....(debit)	1,523 47
(e) Interest on bank accounts	1,555 10
8. Amount of interest permanently capitalized during the year	1,478 37

CONSTATING INSTRUMENTS

Incorporated under the Building Society's Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company. Decl. Book II, p. 57.

Letters Patent of Canada (6th April, 1883) incorporating the Company under the Canada Joint Stock Companies Act, 1877, with the corporate name of The Real Estate Loan Company of Canada, Limited.—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was $2,000,000, being the capital of the said The Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said The Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act (Canada J. S. Co's Act, 1877), and with all such further powers, purposes and objects as are conferred upon Loan Companies incorporated under the provisions of the said last mentioned Act.

1884. Act of the Dominion of Canada, 47 V., c. 101 (D), respecting sales of assets.

Supplementary Letters Patent of Canada, 20th June, 1892, reciting By-law No. 62 of the Company, and (as therein provided), reducing the capital stock from $2,000,000 to $1,600,000.

1913. Act of the Dominion of Canada, 3-4 George V., c. 184, increasing capital stock to $2,000,000 in shares of $100 each par value.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total Interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario	155,821 39	2 73	2,575 18	28 80	158,428 10
Manitoba	685,239 89	2,225 27 *6,140 33	15,884 77	22,769 21	732,259 47
British Columbia	102,416 55	392 29 *789 89	1,585 13	2,482 24	107,666 10
Alberta	81,551 60	328 45 *811 79	1,293 31	4,518 21	88,503 36
Total	1,025,029 43	2,948 74 *7,742 01	21,338 39	29,798 46	1,086,857 03

*Not taken into assets, being due over six months.

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken....	887,338 81	2,467 52	*5,562 59	18,274 41	913,643 33
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)............	40,806 75	90 44	*1,208·82	not taken	42,106 01
3. (a) Amount secured by agreements for sale or Purchase of property not subject to prior mortgage.....	126,682 33	390 78	*970 60	3,063 98	131,107 69
(b) Aggregate amount of sale price of properties covered by such agreements, $188,864					
Total.............	1,054,827 89	2,948 74	*7,742 01	21,338 39	1,086,857 03

*Not taken into assets.

THE ROYAL LOAN AND SAVINGS COMPANY

Head Office, Brantford, Ontario.

Officers

President—Christopher Cook. Vice-President—Charles B. Heyd.
Manager and Secretary—William G. Helliker.

Directors

A. J. Wilkes, K.C.	Christopher Cook.
A. K. Bunnell, F.C.A.	Charles B. Heyd.
Franklin Grobb.	Ezra A. Mott.

Auditors—Fred W. Frank and Charles J. Parker, C.A.

Capital

Amount of Capital Stock authorized	$ 1,000,000 00
Amount subscribed	600,000 00
Amount paid in cash	600,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises	$ 50,000 00	
Freehold land (including buildings)	16,173 22	
		$ 66,173 22
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 1,653,688 55	
Agreements for sale	16,789 00	
Interest due	21,936 51	
Interest accrued	54,448 82	
(*See Schedule B*)		1,746,862 88
3 Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $43,350.00 of the Company's own stock upon which $43,350.00 has been paid.)		
Principal	$ 41,946 70	
Interest due	235 17	
Interest accrued	679 68	
		42,861 55
4 Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 142,570 29	
(b) Canadian municipalities, school districts and rural telephone companies	165,824 11	
Interest due	104 55	
Interest accrued	6,171 53	
		314,670 48
5. Book value of stocks owned	$ 317,320 00	
Accrued dividends thereon	8,790 00	
		326,110 00
6. Cash on hand		10,583 58
7. Cash on deposit with banks		104,863 79
Total Assets		$ 2,612,125 50

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 644,065 30	
Interest due and accrued	19,507 05	
		$ 663,572 35
2. Amount of money deposited with the corporation	$ 813,633 46	
Interest accrued thereon	2,739 98	
		816,373 44
3. All other liabilities		4,144 97
Total		$ 1,484,090 76

To Shareholders

4. Reserve funds	$ 500,000 00
5. Dividends to shareholders declared and unpaid	13,500 00
6. Paid up capital	600,000 00
7. Balance of Profit and Loss Account	14,534 74
Total	$ 1,128,034 74
Total Liabilities	$ 2,612,125 50

REVENUE ACCOUNT

Income

1. Rents earned—(Including $1,700.00 on office premises)		$ 3,262 90
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 117,386 75	
(b) bonds, debentures and stocks	38,843 66	
(c) collateral loans	4,689 95	
(d) bank deposits	841 66	
(e) other interest earned	764 80	
		162,526 82
3. Profit on sale of securities and real estate		5,801 87
4. Amount by which ledger values of assets were written up		1,984 75
Total		$ 173,576 34

Expenditure

5. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 32,472 23	
(b) deposits	30,133 28	
		$ 62,605 51
6. Amount by which assets were written down		7,891 25
7. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 5,500 00	
(b) Provincial	1,588 08	
(c) Municipal	2,766 74	
		9,854 82
8. Commission on loans and on sale of debentures and real estate		2,005 62
9. All other expenses incurred: Salaries, $10,413.00; directors' fees, $3,200.00; auditors' fees, $1,000.00; legal fees, $411.00; printing and stationery, $1,122.78; advertising, $645.00; postage, telegrams, telephones and express, $436.77; miscellaneous, $1,618.22; total		18,846 77
10. Net profit transferred to Profit and Loss Account		72,372 37
Total		$ 173,576 34

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 11,162 37
Amount transferred from Revenue account	72,372 37
Total	$ 83,534 74

Dividends to shareholders declared during year	$ 54,000 00
Added to Reserve Fund	15,000 00
Balance of account at December 31st, 1922	14,534 74
Total	$ 83,534 74

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.25%; (b) On Government Bonds, 5.59%; (c) On Canadian municipalities, school districts, and rural telephone companies debentures, 5.39%; (d) On stocks owned, 6.09%.
2. Average rate of interest per annum paid by the Corporation during the year: on deposits, 4%; on debentures, 5.04%.
3. Officers of the Corporation who are under bond for the following amounts respectively: Manager, $15,000.00; accountant, $5,000.00; asst. accountant, $2,500.00; cashier, $2,500.00; clerk, $2,500.00; stenographer, $1,000.00; messenger, $1,500.00.
4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3rd, 2¼%; April 1st, 2¼%; July 3rd, 2¼%; October 1st, 2¼%.
5. Date appointed for the Annual Meeting: February 14th, 1923. Date of last Annual Meeting: February 8th, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 115,873 59
(b) interest on bonds and debentures and dividends on stocks	40,062 61
(c) loans on collateral security:	
Principal	76,004 37
Interest	4,909 08
(d) revenue from real estate (less disbursements)	1,700 00

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (Consol. Stat. U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Brant, on the 24th March, 1876 (Decl. Book 1, 3).

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Manitoba	4,275 82	136 29	56 94	161 92	4,630 97
Saskatchewan	257,474 44	4,672 56	12,039 42	4,499 51	278,685 93
Alberta	465,215 65	13,984 63	26,652 27	4,259 19	510,111 74
Ontario	934,434 31	3,143 03	15,700 19	156 71	953,434 24
Total	1,661,400 22	21,936 51	54,448 82	9,077 33	1,746,862 88

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken..............	1,653,688 55	6,429 94	15,027 56	53,857 19	1,729,003 24
2. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage...........	16,789 00	197 18	281 83	591 63	17,859 64
(b) Aggregate amount of sale price of properties covered by such agreements, $26,623.00.					
Total..................	1,670,477 55	6,627 12	15,309 39	54,448 82	1,746,862 88

SECURITY LOAN AND SAVINGS COMPANY, ST. CATHARINES

Head Office, St. Catharines, Ontario

OFFICERS

President—HENRY J. TAYLOR
Vice-President—J. H. INGERSOLL, K.C.
Manager and Secretary—FRANK BLAIKIE

DIRECTORS

HENRY J. TAYLOR
J. H. INGERSOLL, K.C.
DR. W. H. MERRITT
ALBANY W. MOORE
JABEZ NEWMAN
HARRY SOUTHCOTT
E. F. DWYER

Auditors—J. ALBERT PAY, STANLEY G. SMITH

CAPITAL

Amount of Capital Stock authorized	$ 1,000,000 00
Amount subscribed—ordinary	534,700 00
Amount paid in cash	534,700 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Office premises		$ 21,100 00
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 1,071,159 08	
Second and subsequent mortgages	1,450 00	
Interest due	3,205 96	
Interest accrued	17,039 66	
(*See Schedule B*)		1,092,854 70
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $8,700.00 of the Company's own stock upon which $8,700.00 has been paid).		
Principal	$ 5,877 95	
Interest accrued	151 34	
		6,029 29
4. Book value of bonds, debentures and debenture stocks:		
Government:—Dominion, Provincial and United Kingdom	$ 80,723 75	
Interest accrued	676 58	
		81,400 33
5. Cash on hand		2,452 69
6. Cash on deposit with banks		43,819 13
7. All other assets		1,825 67
Total Assets		$ 1,249,481 81

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 112,145 00	
Interest due and accrued	1,411 22	
		$ 113,556 22
2. Amount of money deposited with the corporation	$ 370,616 02	
Interest accrued thereon	5,670 84	
		376,286 86
3. All other liabilities		4,654 09
Total		$ 494,497 17

To Shareholders

4. Reserve funds	$ 200,000 00
5. Dividends to shareholders declared and unpaid	18,700 86
6. Paid up capital	534,700 00
7. Balance of Profit and Loss Account	1,583 78
Total	754,984 64
Total Liabilities	$ 1,249,481 81

REVENUE ACCOUNT

Income

1. Rents earned—(Including $801.00 on office premises)		$ 801 00
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 78,468 18	
(b) bonds, debentures and stocks	4,534 17	
(c) bank deposits	420 55	
		83,422 90
3. Profit on sale of securities and real estate		1,098 45
4. All other revenue for year		7 50
Total		$ 85,329 85

Expenditure

5. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 4,460 31	
(b) deposits	12,418 96	
(c) other borrowed money	441 70	
		$ 17,320 97
6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 5,500 00	
(b) Provincial	876 00	
(c) Municipal	964 41	
		7,340 41
7. All other expenses incurred: Salaries, $7,080.00; directors' fees, $2,000.00; auditors' fees, $400.00; legal fees, $202.40; travelling expenses, $114.85; printing and stationery, $352.88; advertising, $217.27; postage, telegrams, telephones and express, $184.53; miscellaneous, $1,123.23; total		11,675 16
8. Net profit transferred to Profit and Loss Account		48,993 31
Total		$ 85,329 85

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 4,582 46
Amount transferred from Revenue account	48,993 31
Premium on capital stock sold during year	480 00
Total	$ 54,055 77

Dividends to shareholders declared during year	$ 37,334 24
Amount transferred to Special Reserves and Contingency Accounts	15,000 00
Balance 1921 Income Tax	137 75
Balance of account at December 31st, 1922	1,583 78
Total	$ 54,055 77

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.36%; (b) On Government Bonds, 5.45%; (c) On Canadian municipalities, school districts, and rural telephone companies debentures, 5.44%.

2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.32%; on debentures, 5.067%.

3. Officers of the Corporation who are under bond for the following amounts respectively: Manager and secretary, $10,000.00; accountant, $5,000.00; assistant, $2,000.00.

4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3rd, 3½%; July 3rd, 3½%.

5. Date appointed for the Annual Meeting: Third Thursday in February. Date of last Annual Meeting: February 16th, 1922.

6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments..$	77,554 92
(b) interest on bonds and debentures and dividends on stocks.............	5,008 70

7. Amount of interest permanently capitalized during the year.................	120 18

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (Consol. Stat. U.C., c. 53), by declaration filed with the Clerk of the Peace for the County of Lincoln on the 12th March, 1870. The original corporate name was The Security Permanent Building and Savings Society.

The Corporate name was changed to The Security Loan and Savings Company, St. Catharines, in 1876 by 39 V., c. 64 (D); and also by Order-in-Council of Ontario, dated 18th August, 1876.

The lending and the borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total Interest accrued	Total charges due and unpaid	Total
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario................	1,072,167 54	3,205 96	17,039 66	441 54	1,092,854 70

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken	1,071,159 08	183 11	3,022 85	17,006 01	1,091,371 05
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken	1,450 00	....	....	33 65	1,483 65
Total	1,072,609 08	183 11	3,022 85	17,039 66	1,092,854 70

SCHEDULE B.

Section C.

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property.	Original Principal	Interest accrued	Total amount at which carried in Corporation's books.
	$ c.	$ c.	$ c.
Brick block of 3 stores, Queen Street, St. Catharines, Ontario; 8 Houses and lots, subdivision St. Catharines	20,000 00	36 98	20,036 98
Oddfellows Temple, Queen Street, Niagara Falls, Ontario	30,000 00	261 37	26,761 37
Church, gymnasium, Sunday school and manse—St. Catharines, Ontario	25,000 00	610 85	22,210 85
34 acres Stamford Township; 9 lots, Grantham Township, double brick house, St. Catharines	15,000 00	402 21	15,402 21
Three-storey Brick Block, Queen Street, Niagara Falls, Ontario	27,000 00	170 95	26,170 95
Two and half-storey brick building, St. Paul Street, St. Catharines, Ontario	16,000 00	92 05	16,092 05
Two and half storey house, 3-family apartment house, Ontario Street, St. Catharines—16 acres, Grantham Township	15,000 00	46 23	15,046 23
Total	148,000 00	1,620 64	141,720 64

THE SOUTHERN LOAN AND SAVINGS COMPANY

Head Office, St. Thomas, Ontario

OFFICERS

President—GEORGE K. CROCKER Vice-Presidents—ROBERT KAINS, JAMES A. BELL
Manager and Secretary—J. W. STEWART

DIRECTORS

JAS. H. HOPKINS
C. W. MARLATT
E. A. MILLER
W. L. WICKETT

Auditors—R. W. JOHNSON, C.A., E. H. CAUGHELL

CAPITAL

Amount of Capital Stock authorized	$ 900,000 00
Amount subscribed—ordinary	900,000 00
Amount paid in cash	900,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Office premises		$ 26,000 00
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 2,245,592 77	
Agreements for sale	19,046 56	
Interest due	16,285 08	
Interest accrued	61,017 40	
(*See Schedule B*)		2,341,941 81
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 17,478 48	
Interest accrued	766 92	
		18,245 40
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 215,800 00	
(b) Canadian municipalities, school districts and rural telephone companies	35,102 24	
Interest accrued	2,075 33	
		252,977 57
5. Cash on hand		7,613 98
Total Assets		$ 2,646,778 76

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 806,933 00	
Interest due and accrued	22,048 00	
		$ 828,981 00
2. Amount of money deposited with the corporation	$ 538,182 93	
Interest accrued thereon	9,357 44	
		547,540 37
3. All other liabilities		2,581 58
Total		$ 1,379,102 95

To Shareholders

4. Reserve funds	$ 315,000 00
5. Dividends to shareholders declared and unpaid	36,000 00
6. Paid up capital	900,000 00
7. Balance of Profit and Loss Account	16,675 81
Total	1,267,675 81
Total Liabilities	$ 2,646,778 76

REVENUE ACCOUNT

Income

1. Rents earned—(on office premises)		$ 1,286 62
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 152,149 17	
(b) bonds, debentures and stocks	15,596 10	
(c) collateral loans	1,765 15	
		169,510 42
3. All other revenue for year		1,017 33
Total		$ 171,814 37

Expenditure

4. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 42,996 66	
(b) deposits	18,975 48	
(c) other borrowed money	1,347 49	
		$ 63,319 63
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 7,908 48	
(b) Provincial	1,666 63	
(c) Municipal	1,336 80	
		10,911 91
6. Commission on loans and on sale of debentures and real estate		2,480 05
7. All other expenses incurred: Salaries, $9,483.92; directors' fees, $1,050.00; auditors' fees, $600.00; rents, $500.00; travelling expenses, $344.35; printing and stationery, $388.74; advertising, $369.20; postage, telegrams, telephones and express, $270.47; miscellaneous, $461.49; total		13,468 17
8. Net profit transferred to Profit and Loss Account		81,634 61
Total		$ 171,814 37

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 14,041 20
Amount transferred from Revenue account	81,634 61
Total	$ 95,675 81

Dividends to shareholders declared during year	$ 63,000 00
Amount transferred to Reserves	15,000 00
Written off office premises	1,000 00
Balance of account at December 31st, 1922	16,675 81
Total	$ 95,675 81

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 6.91%; (b) On Government Bonds, 5.50%; (c) On Canadian municipalities, school districts, and rural telephone companies debentures, 5.08%; (d) on all other bonds, 5.88%.

2. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.52%; on debentures, 5.47%.

3. Officers of the Corporation who are under bond for the following amounts respectively: Manager, $14,000; accountant, $8,000; teller, $5,000; ledger keeper, $2,000; stenographer, $1,000.

4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 2nd January, 4%; 2nd July, 3%; (7% per annum).

5. Date appointed for the Annual Meeting: 15th February, 1923. Date of last Annual Meeting: 16th February, 1922.

6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 140,291 75
(b) interest on bonds and debentures and dividends on stocks	13,513 11
(c) loans on collateral security.	
Principal	12,783 78
Interest	988 23
(d) revenue from real estate (less disbursements)	1,286 62

7. Amount of interest permanently capitalized during the year 5,646 67

8. Maximum amount of money loaned or advanced at any time during the year to directors, $5,574.86.
Amount owing December 31st, 1922: Nil.

CONSTATING INSTRUMENTS

This Company was, under the provisions of The Loan Corporations Act, formed by the amalgamation of the Southern Loan and Savings Company, The South-Western Farmers' and Mechanics' Savings and Loan Society and The Star Loan Company.

The agreement for the amalgamation of these Companies under the name of The Southern Loan and Savings Company was duly executed by the said several Corporations on the twenty-third day of September, A.D. 1903, and duly ratified by the shareholders of the said respective Corporations on the seventeenth day of November, A.D. 1903, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated twenty-fifth day of November, A.D. 1903.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act. R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	$ c.	$ c.	$ c.	$ c.
Ontario	2,264,639 33	16,285 08	61,017 40	2,341,941 81

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken	2,232,335 10	4,497 54	11,309 52	60,234 08	2,308,376 24
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	13,257 67	87 75	269 17	404 48	14,019 07
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage	19,046 56	116 30	4 80	378 84	19,546 50
(b) Aggregate amount of sale price of properties covered by such agreements, $22,977.00					
Total	2,264,639 33	4,701 59	11,583 49	61,017 40	2,341,941 81

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.
Lots 16 and 17, Con. 12, Tilbury East	25,000 00	1,000 00	1,304 12	26,304 12

TORONTO MORTGAGE COMPANY

Head Office, Toronto, Ontario

OFFICERS

resident—WELLINGTON FRANCIS, K.C. Vice-President—HERBERT LANGLOIS.
Manager and Secretary—WALTER GILLESPIE.

DIRECTORS

WALTER GILLESPIE
EDW. R. GREIG
GEO. S. HENRY, M.P.P.
A. M. M. KIRKPATRICK
THOS H. WOOD.

Auditors—E. R. C. CLARKSON, A. J. HARDY.

CAPITAL

Amount of Capital Stock authorized	$ 1,445,860 00
Amount subscribed	724,550 00
Amount paid in cash	724,550 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Office premises		$ 45,000 00
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 1,734,301 16	
Interest due	1,763 68	
		1,736,064 84
(*See Schedule B*)		
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal		102,881 57
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 602,940 72	
(b) Canadian municipalities and school districts	607,875 32	
(c) All other bonds	57,275 78	
		1,268,091 82
5. Book value of fully paid stocks owned		58,200 00
6. Cash on hand		3,166 09
7. Cash on deposit with banks		84,500 49
Total Assets		$ 3,297,904 81

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
Payable in Canada	$ 236,867 65		
Interest due and accrued	4,859 18		
		$ 241,726 83	
Payable elsewhere than in Canada	$ 1,421,535 58		
Interest due and accrued	13,101 10		
		1,434,636 68	
			$ 1,676,363 51
2. Amount of money deposited with the corporation			88,685 70
3. Taxes accrued			10,435 37
Total			$ 1,775,484 58

To Shareholders

4. Reserve funds	$ 725,000 00
5. Unclaimed dividends	150 75
6. Dividends to shareholders declared and unpaid	18,113 75
7. Paid up capital	724,550 00
8. Balance of Profit and Loss Account	54,605 73
Total	1,522,420 23
Total Liabilities	$ 3,297,904 81

REVENUE ACCOUNT

Income

1. Rents earned—(Including $5,029.15 on office premises)		$ 5,029 15
2. Interest earned on:		
(a) mortgages	$ 127,104 63	
(b) bonds, debentures and stocks	81,402 44	
(c) collateral loans	7,882 88	
(d) bank deposits	2,060 56	
		218,450 51
		$ 223,479 66

Expenditure

3. Interest incurred during the year on:		
(a) debentures at par of exchange	$ 89,807 36	
(b) deposits	3,054 04	
		$ 92,861 40
4. Licenses and taxes other than taxes on real estate:		
(d) Dominion	$ 8,292 49	
(b) Provincial	1,288 59	
(c) Municipal	578 65	
(d) British	390 31	
		10,550 04
5. Commission on loans and on sale of debentures		7,155 78
6. All other expenses incurred—Salaries, $15,102.19; directors' fees, $5,000.00; auditors' fees, $1,200.00; rents, $1,272.00; miscellaneous, $2,051.89; total		24,626 08
7. Net profit trasferred to Profit and Loss Account		88,286 36
Total		$ 223,479 66

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 38,774 37
Amount transferred from Revenue account	88,286 36
Total	$ 127,060 73
Dividends to shareholders declared during year	$ 72,455 00
Balance of account at December 31st, 1922	54,605 73
Total	$ 127,060 73

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.224%; (b) On Government Bonds, 5.985%; (c) On Canadian Municipalities and School Districts debentures, 6.664%; (d) On all other bonds, 7%; (e) On stocks owned, 8.453%.
2. Average rate of interest per annum paid by the Corporation during the year: on deposits. 3.504%; on debentures, 5.499%.
3. Officers of the Corporation who are under bond for the following amounts respectively: All in sums of $1,000 to $5,000.
4. Dividend days of the Corporation in 1922, and rate of dividends declared payable on those days respectively: 10% per annum; 1st April, 1922; 1st July, 1st October, 1st January, 1923.

5. Date appointed for the Annual Meeting, 14th February, 1923. Date of last Annual Meeting, 8th February, 1922.

6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 127,203 07
(b) interest on bonds and debentures and dividends on stocks	81,402 44
(c) loans on collateral security:	
Principal	78,555 90
Interest	7,882 88
(d) revenue from real estate (less disbursements)	5,029 15
(e) bank interest	2,060 56

CONSTATING INSTRUMENTS

This Company was, under the provisions of the Loan Corporations Act, formed by the amalgamation of the Building and Loan Association with the Union Loan and Savings Company.

The agreement for the amalgamation of these Companies under the new Corporate name of The Toronto Mortgage Company was executed by both Companies on the 27th September, 1899; was ratified by the shareholders of the respective Companies on the 15th November, 1899, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 15th December, 1899.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922 CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total charges due and unpaid	Total
	$ c.	$ c.	$ c.	$ c.
Ontario	1,734,002 25	1,763 68	298 91	1,736,064 84

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Total
		Under six months	Six months and over	
	$ c.	$ c.	$ c.	$ c.
First mortgages under which no legal proceedings have been taken	1,734,301 16	1,763 68	....	1,736,064 84

SCHEDULE B

Section C

MORTGAGE LOANS IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Total amount at which carried in Corporation's books
	$ c.	$ c.
Bloor Street East, 86 by 200 feet	40,905 55	40,905 55

THE VICTORIA LOAN AND SAVINGS COMPANY

Head Office, Lindsay, Ontario

Officers

President—William Flavelle

Vice-Presidents —R. J. McLaughlin, K.C.
W. H. Clarke, M.D.
W. H. Stevens, B.A.

Manager—C. E. Weeks.

Directors

H. J. Lytle, Lindsay
T. H. Stinson, Lindsay.
J. B. Begg, Lindsay.
W. Walden, Lindsay.

Auditors—Messrs. Rutherford Williamson and Harold A. Shiach.

Capital

Amount of Capital Stock authorized	$ 1,000,000 00
Amount subscribed—ordinary	746,800 00
Amount paid in cash:	
On $742,085.73 stock fully called	742,085 73

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Office premises	$ 24,522 24	
Freehold land (including buildings)	63,655 08	
		$ 88,177 32
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 2,550,510 13	
Interest due	53,065 92	
Interest accrued	50,084 49	
(*See Schedule B.*)		2,653,660 54
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $104,900.00 of the company's own stock upon which $104,900.00 has been paid).		
Principal	$ 41,423 89	
Interest accrued	576 10	
		41,999 99
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 117,184 46	
(b) Canadian municipalities, school districts and rural telephone companies	650,308 32	
(c) All other bonds	*10,447 00	
Interest due	9,077 17	
Interest accrued	32,250 13	
		819,267 08
5. Book value of stocks owned	$ 7,700 00	
Accrued dividends thereon	70 00	
		7,770 00
6. Cash on hand		41,882 08
8. Cash on deposit with banks		69,004 62
Total Assets		$ 3,721,761 63

**Market value $5,470.*

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada	$ 1,344,145 21		
Interest due and accrued	50,733 78		
		$ 1,394,878 99	
Payable elsewhere than in Canada	10,074 00		
Interest due and accrued	75 80		
		10,149 80	
			$1,405,028 79
2. Amount of money deposited with the corporation			1,053,068 61
3. All other liabilities			25,142 80
Total			$ 2,483,240 20

To Shareholders

4. Reserve funds	$ 472,000 00
5. Unclaimed dividends	82 50
6. Dividends to shareholders declared and unpaid	16,548 15
7. Paid up capital	742,085 73
8. Balance of Profit and Loss Account	7,805 05
Total	1,238,521 43
Total Liabilities	$ 3,721,761 63

REVENUE ACCOUNT

Income

1. Rents earned—(Including $233.00 on office premises)		$ 320 00
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 179,263 74	
(b) bonds, debentures and stocks	62,505 02	
(c) bank deposits	1,673 18	
(d) other interest earned	3,763 26	
		247,205 20
3. Profit on sale of securities and real estate		5,395 55
4. All other revenue for year		1,616 36
Total		$ 254,537 11

Expenditure

5. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 70,065 10	
(b) deposits	40,596 23	
(c) other borrowed money	8,315 66	
		$ 118,976 99
6. Loss on sale of securities and real estate		407 11
7. Decrease in market value of securities and real estate		2,000 00
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 7,228 24	
(b) Provincial	1,762 69	
		8,990 93
9. Commission on loans and on sale of debentures and real estate		627 07
10. All other expenses incurred—Salaries, $12,256.26; directors' fees, $4,500.00; auditors' fees, $466.66; guarantee bonds and insurance premiums, $308.28; rents, $25.00; travelling expenses, $464.65; printing and stationery, $965.55; advertising, $581.76; postage, telegrams, telephones and express, $717.25; exchange, $21.38; fuel, water, light, $170.81; association fees and property taxes, $919.54; donations and repairs, $327.18; total		21,724 32
11. Net profit transferred to Profit and Loss Account		101,810 69
Total		$ 254,537 11

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 6,142 31
Amount transferred from Revenue account	101,810 69
Premium on capital stock sold during year	15,407 75
Total	$ 123,360 75
Dividends to shareholders declared during year	$ 65,555 70
Amount transferred to Special Reserves and Contingency Accounts	50,000 00
Balance of account at December 31st, 1922	7,805 05
Total	$ 123,360 75

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On mortgages of realty, 7.465%; (b) On Government Bonds, 5.50%; (c) On Canadian Municipalities, School Districts, and Rural Telephone companies debentures, 7.36%; (d) On all other bonds, 5%; (e) On stocks owned, 5.45%.

2. Average rate of interest per annum paid by the Corporation during the year on deposits, 4%; on debentures, 5.55%.

3. Officers of the Corporation who are under bond for the following amounts respectively: Manager, $4,000.00; assistant manager, $4,000.00; teller, $5,000.00; accountant, $4,000.00; accountant and stenographer, $4,000.00; junior, $3,000.00.

4. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 1st, 1922, 3%; April 1st, 1922, 2¼%; July 1st, 1922, 2¼%; October 1st, 1922, 2¼%.

5. Date appointed for the Annual Meeting: First Tuesday in February. Date of last Annual Meeting: February 6th, 1923.

6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 166,331 99
(b) interest on bonds and debentures and dividends on stocks	59,117 33
(c) loans on collateral security:	
Principal	26,054 67
Interest	2,899 36
7. Amount of interest permanently capitalized during the year	9,986 61
8. Amount of money loaned or advanced during the year to directors	6,925 00
Amount owing December 31st, 1922	5,916 93

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, 1887, c. 169, as amended by 56 V., c. 31 (O), by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the Company were for a time by law restricted to the County of Victoria (56 V. c. 31), continued by R.S.O. 1897, c. 205, s. 8 (4); but the Company having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	$ c.	$ c.	$ c.	$ c.
Ontario	1,647,088 25	7,907 92	16,240 04	1,671,236 21
Saskatchewan	903,421 88	45,158 00	33,844 45	982,424 33
Totals	2,550,510 13	53,065 92	50,084 49	2,653,660 54

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken	2,550,510 13	33,132 94	19,932 98	50,084 49	2,653,660 54

II. LOAN CORPORATIONS

B. HAVING TERMINATING AS WELL AS PERMANENT STOCK OR HAVING TERMINATING STOCK ONLY

(See 4 Edw VII. (1904), Chapter, 17, Section 6)

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

THE HOME BUILDING AND SAVINGS ASSOCIATION

Head Office, Ottawa, Ontario

OFFICERS

President—ENOCH B. BUTTERWORTH.
Manager—A. H. FITZSIMMONS.
Vice-President—D. M. FINNIE.

DIRECTORS

F. K. CHRYSLER, K.C.
GEO. L. SNELLING.
WALTER M. ROSS.
R. A. SPROULE,
JOHN C. SCOTT.

Auditors—ARTHUR A. CRAWLEY, C.A.; A. MURRAY MILNE, C.A.

CAPITAL

Amount of Capital Stock authorized		$ 1,000,000 00
Amount paid in cash:		
On instalment stock		151,925 20

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Freehold land (including buildings)		$ 39,948 34
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 158,468 42	
Interest due	4,751 81	
Interest accrued	217 52	
(*See Schedule B*)		163,437 75
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $18,000.00 of the Company's own stock upon which $9,101.50 has been paid.)		
Principal		5,275 00
4. Cash on deposit with banks		25,541 25
5. All other assets		1,110 16
Total Assets		$ 235,312 50

Liabilities

To the Public

1. Money borrowed:		
With security	$ 35,000 00	
Interest due and accrued thereon	530 28	
		$ 35,530 28
2. All other liabilities		3,980 96
Total		$ 39,511 24

To Shareholders

3. Contingency fund	$ 3,650 00
4. Bonus and interest paid in advance on mortgage	302 40
5. Paid up capital instalments paid on stock	152,624 80
6. Balance of Profit and Loss Account, capitalized	39,224 06
Total	195,801 26
Total Liabilities	$ 235,312 50

REVENUE ACCOUNT

Income

1. Rents earned		$ 3,290 77
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 12,711 98	
(b) collateral loans	438 00	
(c) bank deposits	85 58	
		13,235 56
3. All other revenue for year		227 24
Total		$ 16,753 57

Expenditure

4. Interest incurred during the year on:		
Other borrowed money		$ 2,382 89
5. Interest on stock matured or withdrawn		2,051 41
6. Licenses and taxes other than taxes on real estate:		
(a) Provincial	$ 40 00	
(b) Municipal	12 72	
		52 72
7. All other expenses incurred—Salaries, $1,800.00; auditors' fees, $100.00; legal fees, $16.09; printing and stationery, $131.40; postage, telegrams, telephones and express, $15.60; miscellaneous, $25.00; total		2,088 09
8. Real estate, taxes and maintenance		1,270 02
9. Net profit transferred to Profit and Loss Account		8,908 44
Total		$ 16,753 57

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 30,315 62
Amount transferred from Revenue account	8,908 44
Total	$ 39,224 06
Balance of account at December 31st, 1922	39,224 06
Total	$ 39,224 06

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty and stock loans, 7.4%.

2. Officers of the Corporation who are under bond and for the following amounts respectively: Manager, $5,000.00.

3. Date appointed for the Annual Meeting: Third Friday in January. Date of last Annual Meeting: Jan. 19th, 1923.

4. Amount of actual cash receipts during the year for:	
(a) interest on mortgage investments	$ 13,789 83
(b) loans on collateral security—interest	438 00
(c) revenue from real estate (less disbursements)	2,020 75
5. Maximum amount of money loaned or advanced at any time during the year directors	1,200 00
Amount owing December 31st, 1922	1,200 00

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (R.S.O., 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Carleton, on the 24th June, 1890. (Decl. Book II, 119.) The Company, for purposes of distinction, ordinarily uses the words "of Ottawa" as part of its corporate name, but these words do not appear in the declaration of incorporation.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Totals
	$ c.	$ c.	$ c.	$ c.
Ontario................	158,468 42	4,751 81	217 52	163,437 75

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
First mortgage under which no legal proceedings have been taken..................	158,468 42	878 68	3,873 13	217 52	163 437 75

NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION

Head Office, Niagara Falls, Ontario

OFFICERS

President—ROBERT P. SLATER. Vice-President—WALLACE W. ROBERTSON.
Manager and Secretary—BELLE M. BENSON.

DIRECTORS

ROBERT P. SLATER.
WALLACE W. ROBERTSON.
BELLE M. BENSON.
JOSEPH C. CADHAM.
JAMES H. MCGARRY, M.D.
JAMES HARRIMAN.
JOHN MUIR.
F. W. SWANNELL.

Auditors—THOS. J. ROBERTSON and WM. J. MCMURRAY.

CAPITAL

Amount of Capital Stock authorized	$ 260,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Amount secured by mortgage on real estate including: First mortgages	$ 1,048,190 00
(*See Schedule B*)	
2. Cash on hand	1,166 20
3. All other assets	800 00
Total Assets	$ 1,050,156 20

Liabilities

To the Public

1. Instalment stock	$ 154,547 22
2. Mortgage stock	253,378 65
Total	$ 407,925 87

To Shareholders

3. Reserve funds	$ 37,987 47
4. Dividends to shareholders declared and unpaid	86,712 86
5. Paid up capital	515,970 00
6. Loans in process of completion	1,560 00
Total	642,230 33
Total Liabilities	$ 1,050,156 20

REVENUE ACCOUNT

Income

1. Interest earned on: Mortgages and agreements for sale	$ 61,723 82
2. All other revenue for year	12,712 52
3. Net loss	7,346 37
Total	$ 81,782 71

Expenditure

4. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 32,958 72	
(b) deposits	31,645 19	
		$ 64,603 91
5. Licenses and taxes other than taxes on real estate: Dominion, Provincial and Municipal		7,851 60
6. All other expenses incurred—Salaries, $4,130.00; directors' fees, $2,370.00; auditors' fees, $200.00; rents, $550.00; printing and stationery, $300.00; advertising, $45.00; office equipment, coal, cleaning, etc., postage, telegrams, telephones and express, $910.20; rebates, $822.00; total		9,327 20
Total		$ 81,782 71

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account	$ 74,436 34
Amount transferred from Special Reserves and Contingency Accounts	7,346 37
Total	$ 81,782 71
Dividends to shareholders declared during year	$ 64,603 91
Management expense, tax, etc	17,178 80
Total	$ 81,782 71

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: On Mortgages of realty, 8%.
2. Average rate of interest per annum paid by the Corporation during the year: On deposits, 8%; On debentures, 6%.
3. Loans written off.. $ 129,610 00
4. Officers of the Corporation who are under bond and for the following amounts respectively: Solicitor, $2,000.00; Secretary-Treasurer, $2,000.00.
5. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: June 30th, Dec. 31st., Instalment Stock, 8%; Paid up Stock, 6%.
6. Date appointed for the Annual Meeting: Mar. 6th, 1923. Date of last Annual Meeting: Feb. 21st, 1922.
7. Special General Meetings held during the year: Dates, regular meeting of directors each week.
8. Amount of actual cash receipts during the year for:
   Interest on mortgage investments.................................. $ 61,723 82

CONSTATING INSTRUMENTS

Declaration of Incorporation filed with the Clerk of the Peace for the County of Welland, on the 5th March, 1894. (Decl. Book 1, 29.)

Incorporated under the Building Societies' Act, R.S.O., 1887, c. 169, s. 2, as amended by 56 V. c. 31, s. 1, which (continued by R.S.O. 1897, c. 205, s. 8 (4) has the effect of limiting the opations of the Association to the County of Welland.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
First mortgages under which no legal proceedings have been taken	1,048,190 00	....	....	....	1,048,190 00

OWEN SOUND LOAN AND SAVINGS COMPANY

Head Office, Owen Sound, Ontario

OFFICERS

President—M. FORHAN. Vice-President—N. P. HORTON.

Manager and Secretary—C. A. FLEMING.

DIRECTORS

F. H. KILBOURN, Owen Sound.
M. FORHAN, Owen Sound.
W. G. MCLAUCHLAN, Owen Sound.
CHAS. JULYAN, Owen Sound.
G. E. SHARPE, Owen Sound.
N. P. HORTON, Owen Sound.
R. W. BISHOP, Owen Sound.
C. A. FLEMING, Owen Sound.
E. J. HARRISON, Owen Sound.
J. C. KENNEDY, Owen Sound.

Auditors—A. F. ARMSTRONG and C. L. VAN WYCK.

CAPITAL

Amount of Capital Stock authorized		$ 1,000,000 00
Amount subscribed—ordinary		146,600 00
Amount paid in cash:		
On $146,600.00 stock, partly called	129,104 50	
On $18,800.00 Terminating Withdrawable Stock	4,652 50	
		$ 133,757 00

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

1. Book value of real estate held by the corporation:		
Office premises		$ 16,671 23
2. Rents due		59 25
3. Amount secured by mortgage on real estate including:		
First mortgages	$ 160,082 45	
Agreements for sale	425 73	
Interest due	8,224 67	
Interest accrued	2,736 31	
		171,469 16
(*See Schedule B*)		
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral, $14,300.00 of the Company's own stock upon which $11,999.37 has been paid.)		
Principal	$ 9,585 87	
Interest due	125 15	
Interest accrued	317 90	
		10,028 92
5. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	$ 14,800 00	
(b) Canadian municipalities, school districts and rural telephone companies	480 00	
(c) All other bonds	6,593 36	
Interest accrued	273 99	
		22,147 35
6. Cash on hand		2,005 42
7. Cash on deposit with banks		16,210 86
8. All other assets		1,100 00
Total Assets		$ 239,692 19

LIABILITIES

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	$ 24,218 95	
Interest due and accrued	454 56	$ 24,673 51
2. Amount of money deposited with the corporation	$ 73,427 64	
Interest accrued thereon	145 20	73,572 84
3. All other liabilities		40 00
Total		$ 98,286 35

To Shareholders

4. Contingency fund	6,718 22
5. Dividends to shareholders declared on Terminating Withdrawable Stock and unpaid	930 72
6. Paid up capital	129,104 50
7. Terminating Withdrawable Stock	4,652 40
Total	141,405 84
Total Liabilities	$ 239,692 19

REVENUE ACCOUNT

Income

1. Rents earned		$ 862 81
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 11,612 68	
(b) bonds, debentures and stocks	1,435 20	
(c) collateral loans	632 71	
(d) bank deposits	234 60	13,915 19
3. All other revenue for year		75 05
Total		$ 14,853 05

Expenditure

4. Interest incurred during the year on:		
(a) debentures	$ 1,245 42	
(b) deposits	2,172 06	$ 3,417 48
5. Amount by which assets were written down		88 35
6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 670 12	
(b) Provincial	184 04	
(c) Municipal	803 08	1,657 24
7. All other expenses incurred: Salaries, $1,000.00; directors' fees, $30.00; auditors' fees, $50.00; printing and stationery, $137.79; advertising, $6.50; postage, telegrams, telephones and express, $108.00; miscellaneous, $147.72; total		1,480 01
8. Net profit transferred to Profit and Loss Account		8,209 97
Total		$ 14,853 05

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account	$ 8,209 97
Total	$ 8,209 97
Dividends to shareholders declared during year	$ 8,054 80
Amount transferred to Special Reserves and Contingency Accounts	155 17
Total	$ 8,209 97

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.14%; (b) On Government Bonds, 5.5%; (c) On Canadian Municipalities, School Districts, and Rural Telephone Companies debentures, 6.5%; (d) On all other bonds, 5.31%.

2. Average rate of interest per annum paid by the Corporation during the year: On deposits, 4%; On debentures, 5%.

3. Officers of the Corporation who are under bond and for the following amounts respectively: Manager, $1,000.00.

4. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those dats respectively: June 30 and Dec. 31, 6% per annum.

5. Date appointed for the Annual Meeting: Mar. 13, 1923. Date of last Annual Meeting: Feb. 3, 1922.

6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments....$	10,165 60
(b) interest on bonds and debentures and dividends on stocks....	1,626 20
(c) loans on collateral security:	
principal....	10,105 50
interest....	431 71
(d) revenue from real estate (less disbursements)....	390 78

7. Amount of money loaned or advanced at any time during the year to directors...	14,993 55
Amount owing December 31st, 1922....	14,818 85

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Grey, on the 1st April, 1889.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	$ c.	$ c.	$ c.	$ c.
Ontario....	160,508 18	8,224 67	2,736 31	171,469 16

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken.....	160,082 45	1,462 70	6,761 97	2,736 31	171,043 43
2. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage............	425 73	....	....	....	425 73
Total................	160,508 18	1,462 70	6,761 97	2,736 31	171,469 16

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation' books
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Farm, 100 acres, Lot 27, Con. C., Tp. Sydenham......................	4,500 00	....	1,000 00	....	216 65	4,216 65
5 brick residences 7th St., E., one carriage factory, 8th St., E., Owen Sound	7,200 00	....	7,200 00	1,288 95	62 90	8,551 85
Stores and Apt. House, Owen Sound.....	4,500 00	....	150 00	156 50	31 00	4,687 50
Three-storey brick store, Owen Sound...	9,000 00	....	9,000 00	....	270 00	9,270 00
Chair factory, Owen Sound............	20,000 00	....	....	....	23 35	4,023 35
Brick theatre, Owen Sound............	3,000 00	....	3,000 00	....	93 75	3,093 75
Two-storey brick store, Owen Sound.....	6,000 00	....	....	300 00	110 50	6,410 50
Two-storey brick residence, Owen Sound.	3,000 00	....	....	....	17 50	3,017 50
Three-storey brick residence, Owen Sound	3,000 00	10 50	200 00	105 35	36 20	3,152 05
Farm lots 39-40, Con. C., Tp. Sydenham	3,400 00	....	200 00	....	39 65	3,439 65
Three-storey brick block, Owen Sound...	7,500 00	996 20	8,496 20	257 61	131 33	8,885 14
Two-storey brick bakery, Owen Sound...	2,000 00	....	1,979 94	105 80	36 50	2,122 24
Total.........................	73,100 00	1,006 70	31,226 14	2,214 21	1,069 33	60,870 18

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY

Head Office, Peterborough, Ont.

OFFICERS

President—JAMES LYNCH.
Vice-Presidents—JAMES GARROW.
Manager and Secretary—JOHN CORKERY.

DIRECTORS

JAMES LYNCH.
JAMES GARROW.
JAMES MURTY.
JOHN CORKERY.
EDWARD A. PECK.
RICHARD SHEEHY.
GEORGE BALL.
JOHN R. CORKERY.
FRANK FAIREN.

Auditor—JAMES DRAIN.

CAPITAL

Amount of Capital Stock authorized	$ 1,000,000 00
Amount subscribed—ordinary Terminating and Withdrawable Stock	256,700 00
Amount paid in cash:	
On $256,700.00 instalment stock	68,905 20

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Amount secured by mortgage on real estate including:		
First mortgages	$ 58,617 00	
Interest due	1,233 08	
Interest accrued	165 95	
(*See Schedule B*)		$ 60,016 03
2. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $66,000.00 of the Company's own stock upon which $21,293.00 has been paid.)		
Principal	$ 13,485 00	
Interest due	251 40	
Interest accrued	34 34	
		13,770 74
3. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	$ 11,000 00	
Interest accrued	100 83	
		11,100 83
4. Cash on deposit with banks		1,121 09
5. All other assets		293 75
Total Assets		$ 86,302 44

Liabilities

To Shareholders

1. Contingency fund	$ 91 24
2. Paid up capital	68,905 20
3. Balance of Profit and Loss Account	17,108 79
4. All other liabilities	197 21
Total Liabilities	$ 86,302 44

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) mortgages and agreements for sale	$ 3,627 75	
(b) bonds, debentures and stocks	848 66	
(c) collateral loans	646 01	
(d) bank deposits	13 12	
		$ 5,135 54
2. Amount by which ledger values of assets were written up		50 00
3. All other revenue for year		263 35
Total		$ 5,448 89

Expenditure

4. Interest incurred during the year on:		
Borrowed money (bank overdraft)		$ 42 90
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 277 61	
(b) Provincial	40 00	
		317 61
6. All other expenses incurred: Salaries, $300.00; auditors' fees, $40.00; printing and stationery, $25.60; postage, telegrams, telephones and express, $1.80; total		367 40
7. Net profit transferred to Profit and Loss Account		4,720 98
Total		$ 5,448 89

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 17,013 60
Amount transferred from Revenue account	4,720 98
Total	$ 21,734 58
Dividends to shareholders declared during year on matured stock	$ 4,369 05
Amount transferred to Special Reserves and Contingency Accounts	2 53
Interest paid to shareholders on stock withdrawn	86 78
Interest on instalments on shares paid in advance	167 43
Balance of account at December 31st, 1922	17,108 79
Total	$ 21,734 58

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.529%; (b) On Government Bonds, 5½%. (c) On loans on stock, 6%.
2. Officers of the Corporation who are under bond for the following amounts respectively: Treasurer, $1,000.00; Secretary, $1,000.00.
3. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: Shares matured in March and September and Society paid a profit or dividend to shareholders whose shares matured at rate of 7.2768%.
4. Date appointed for the Annual Meeting: The first Wednesday after the second Monday of February. Date of last Annual Meeting, February 14th, 1923.
5. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 3,301 43
(b) interest on bonds and debentures and dividends on stocks	931 16
(c) loans on collateral security, interest	759 23

6. Maximum amount of money loaned or advanced at any time during the year to directors, $5,250.00; amount owing, December 31st, 1922, $5,010.00.

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (R.S.O., 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough, on the 17th January, 1889. (Decl. Book I., 47.)

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	$ c.	$ c.	$ c.	$ c.
Ontario....................	58,617 00	1,233 08	165 95	60,016 03

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
First mortgages under which no legal proceedings have been taken.............	58,617 00	95 73	1,137 35	165 95	60,016 03

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.
114 Stewart Street, Peterborough, and large public garage adjoining.....	2,600 00	14 00	7 00	2,621 00
588 Harvey Street, Peterborough......	2,000 00	....	4 00	2,004 00
561 Homewood Avenue, Peterborough.	1,600 00	338 36	4 33	1,942 69
555 Weeler Street, Peterborough......	3,000 00	....	8 13	3,008 13
576 Homewood Avenue, Peterborough.	2,500 00	....	6 53	2,506 53
535 King Street, Peterborough........	3,400 00	53	9 20	3,409 73
372 Rubidge Street, Peterborough.....	2,200 00	102 80	6 00	2,308 80
173 Lock Street, Peterborough........	2,000 00	....	4 83	2,004 83
House on S. side McGill Street, in Township of North Monaghan.........	2,100 00	....	6 12	2,106 12
555 King Street, Peterborough........	2,700 00	15 75	7 88	2,723 63
531 Bolivar Street, Peterborough......	2,600 00	10	7 58	2,607 68
134 Sophia Street, Peterborough......	2,000 00	....	5 85	2,005 85
420 Donegal Street, Peterborough.....	2,700 00	....	7 88	2,707 88
Total........................	31,400 00	471 54	85 33	31,956 87

III.

LOANING LAND CORPORATIONS

DETAILED REPORTS OF THE SEVERAL CORPORATIONS

CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—D. B. HANNA.
Vice-President—A. J. MITCHELL.
Secretary—I. C. HALL.

DIRECTORS

D. B. HANNA, Toronto, Ontario.
A. J. MITCHELL, Toronto, Ontario.
NOEL MARSHALL, Toronto, Ontario.
R. G. O. THOMSON, Toronto, Ontario.
T. BLUNDELL BROWN, London, England.
E. F. O. GASCOIGNE, London, England.
C. A. MASTEN, Toronto, Ontario.

Auditors—ROBERTSON, ROBINSON, ARMSTRONG & COMPANY.

CAPITAL

Amount of Capital Stock authorized	$ 5,000,000 00
Amount subscribed—ordinary	1,500,000 00
Amount paid in cash	1,500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the Corporation:		
Freehold land		$ 143,595 21
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 175,861 30	
Second and subsequent mortgages	3,000 00	
Agreements for sale	562,541 67	
Interest due	77,385 76	
Interest accrued	92,046 70	
(See Schedule B)		910,835 43
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $80,210.00 of the Company's own stock upon which $80,210.00 has been paid.)		
Principal		$ 431,920 09
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 1,744,179 23	
(b) Canadian municipalities, school districts and rural telephone companies	143,953 59	
(c) All other bonds	285,497 12	
Interest accrued	20,902 93	
		2,194,532 87
5. Cash on deposit with banks, $145,625.36; elsewhere, $62,514.07		208,139 43
6. All other assets		15,557 28
Total Assets		$ 3,904,580 31

Liabilities

To the Public

1. All other liabilities	$ 1,792 28
Total	1,792 28

To Shareholders

2. Reserve funds	$ 1,500,000 00
3. Contingency fund	58,539 64
4. Dividends to shareholders declared and unpaid	75,000 00
5. Paid up capital	1,500,000 00
6. Balance of Profit and Loss Account	769,248 39
Total	3,902,788 03
Total Liabilities	$ 3,904,580 31

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) mortgages and agreements for sale	$ 38,491 27	
(b) bonds, debentures and stocks	112,021 79	
(c) collateral loans	41,950 01	
(d) bank deposits	1,748 38	
(e) other interest earned	2,138 67	
		$ 196,350 12
2. Profit on sale of securities and real estate		19,057 35
3. Agency fees and commissions earned		7 55
4. All other revenue for year		31,670 14
Total		$ 247,085 16

Expenditure

5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 12,174 06	
(b) Provincial	1,631 75	
(c) Municipal	145 58	
		$ 13,951 39
6. Commission on loans and on sale of debentures and real estate		3,105 37
7. All other expenses incurred: Salaries, $18,280.85; directors' fees, $3,223.34; auditors' fees, $500.00; legal fees, $501.32; rents, $3,403.66; travelling expenses, $592.75; miscellaneous, $5,649.94; total		32,151 86
8. Taxes on unsold lands		14,196 26
9. Registration fees (land titles)		2,274 97
10. Net profit transferred to Profit and Loss Account		181,405 31
Total		$ 247,085 16

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 762,843 08
Amount transferred from Revenue account	181,405 31
Total	$ 944,248 39

Dividends to shareholders declared during year	$ 150,000 00
Amount transferred to Special Reserves and Contingency Accounts	25,000 00
Balance of account at December 31st, 1922	769,248 39
Total	$ 944,248 39

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 7.22%; (b) On Government Bonds, 5.47%; (c) On Canadian municipalities, school districts, and rural telephone companies debentures, 8.38%; (d) On all other bonds, 7.12%.

2. Officers of the Corporation who are under bond for the following amounts respectively: Secretary, $5,000.00; Treasurer, $5,000.00; Western Manager, $5,000.00; two Accountants, $5,500.00.

3. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 15th, 5%; July 15th, 5%.

4. Date appointed for the Annual Meeting: Fourth Wednesday in January. Date of last Annual Meeting: May 15th, 1922.

5. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments....$	12,054 47
(b) interest on bonds and debentures and dividends on stocks....	116,609 88
(c) loans on collateral security:	
Principal....	371,512 90
Interest....	41,971 35
(d) revenue from real estate (less disbursements)....	66,494 44

CONSTATING INSTRUMENTS

Incorporated by Letters Patent of Ontario, issued under The Ontario Companies Act and bearing date 30th May, 1905.

The Company was, by Supplementary Letters Patent, issued under The Loan Corporations Act, bearing date 2nd March, 1909, given the additional powers of a Loaning Land Company, except the power of taking deposits, and was on the 27th May, 1910, granted registry on the Loaning Land Company Register.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total Interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Alberta....	375 50	27 51	2 65	....	405 66
Ontario....	171,475 00	384 44	2,157 16	....	174,016 60
Saskatchewan....	6,322 34	1,022 33	201 99	688 46	8,235 12
Total....	178,172 84	1,434 28	2,361 80	688 46	182,657 38

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken...	175,861 30	681 12	753 16	2,256 51	179,552 09
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken................	3,000 00	....	....	105 29	3,105 29
3. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage.....	562,541 67	14,235 29	61,716 19	89,684 90	728,178 05
(b) Aggregate amount of sale price of properties covered by such agreements, $789,059.97.					
Total................	741,402 97	14,916 41	62,469 35	92,046 70	910,835 43

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.
Part Town Lot No. 2, north side Adelaide Street W., Toronto..................................	55,000 00	485 21	55,485 21

THE PROVIDENT INVESTMENT COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—HERBERT C. COX.
Vice-President—ALFRED H. COX.
Managing Director—ALFRED H. COX.
Secretary—P. CADE BROWNE.

DIRECTORS

HERBERT C. COX, Oakville, Ontario.
ALFRED H. COX, Toronto, Ontario.
T. G. MCCONKEY, Toronto, Ontario.
F. T. STANFORD, Toronto, Ontario.
FRANK W. COX, Clarkson's, Ontario.

Auditors—MESSRS. WELCH, CAMPBELL & LAWLESS.

CAPITAL

Amount of Capital Stock authorized	$ 1,800,000 00
Amount subscribed—ordinary	500,000 00
Amount paid in cash on $500,000.00 stock fully called	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the Corporation:		
Freehold land (including buildings)		$ 611,846 89
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 7,140 00	
Second and subsequent mortgages	21,093 16	
Agreements for sale	26,853 75	
Interest due	382 42	
Purchasers' charges	32 55	
Interest accrued	441 25	
(*See Schedule B*)		55,943 13
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 143,146 67	
Interest accrued	99 40	
		143,246 07
4. Book value of bonds, debentures and debenture stocks:		
All other bonds	$ 264,001 00	
Interest accrued	1,424 90	
		265,425 90
5. Book value of stocks owned	$ 1,058,306 21	
Accrued dividends thereon	23,011 00	
		1,081,317 21
6. Cash on deposit with banks, $3,162.26; elsewhere, $802.74		3,965 00
Total Assets		$ 2,161,744 20

Liabilities

To the Public

1. Money borrowed from banks:		
With security	$ 1,192,925 13	
Interest due and accrued thereon	8,534 08	
		$ 1,201,459 21
2. Agency funds and investments		119 56
Total		$ 1,201,578 77

To Shareholders

3. Reserve funds	$ 375,000 00
4. Paid up capital	500,000 00
5. Balance of Profit and Loss Account	85,165 43
Total	960,165 43
Total Liabilities	$ 2,161,744 20

REVENUE ACCOUNT

Income

1. Rents earned		$ 240 00
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 2,002 12	
(b) bonds, debentures and stocks	100,843 60	
(c) collateral loans	8,739 74	
		111,585 46
3. Profit on sale of securities and real estate		21,603 79
4. Amount by which ledger values of assets were written up		4,472 20
5. Agency fees and commissions earned		3,108 22
Total		$ 141,009 67

Expenditure

6. Interest incurred during the year on:		
Other borrowed money		$ 78,594 67
7. Amount by which assets were written down		5,650 09
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 900 67	
(b) Provincial	917 68	
(c) Municipal	653 18	
		2,471 53
9. Commission on sale of real estate		1,790 65
10. All other expenses incurred: Salaries, $13,782.84; auditors' fees, $240.00; legal fees, $536.03; rents, $2,000.00; travelling expenses, $1,283.53; printing and stationery, $312.78; postage, telegrams, telephones, $300.92; taxes, $13,026.69; miscellaneous, $620.90; total		32,103 69
11. Net profit transferred to Profit and Loss Account		20,399 04
Total		$ 141,009 67

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 64,766 39
Amount transferred from Revenue account	20,399 04
Total	$ 85,165 43
Balance of account at December 31st, 1922	$ 85,165 43
Total	$ 85,165 43

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, about 7%; (b) On all other bonds, about 6%; (c) On stocks owned, about 8%.

2. Loans written off, $1,398.03.

3. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: No dividends were declared in 1922.

4. Date appointed for the Annual Meeting: Third Wednesday in January. Date of last Annual Meeting: January 17th, 1923.

5. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 2,046 73
(b) interest on bonds and debentures and dividends on stocks	108,777 62
(c) loans on collateral security, principal and interest	10,005 74
(d) revenue from real estate (less disbursements)	240 00

CONSTATING INSTRUMENTS

Incorporated on 3rd November, 1893, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies Act (R.S.O., 1887, c. 157).

For the lending and borrowing powers see the Letters Patent (which contain special limitations).

By Letters Patent of Ontario, dated January 9th, 1912, the Company renounced its borrowing powers and accepted those provided in the Loan Corporations Act (R.S.O., 1897, c. 205), and amending Acts.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Total
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario................	55,086 91	382 42	441 25	32 55	55,943 13

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Totals
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken...	7,140 00	....	....	90 75	7,230 75
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken............	21,093 16	....	382 42	28 00	21,503 58
3. (a) Amount secured by agreements for sale or Purchase of property subject to prior mortgage or other charges...........	26,853 75	....	....	322 50	27,176 25
(b) Aggregate amount of sale price of properties covered by such agreements, $31,663.25.					
Total..................	55,086 91	....	382 42	411 25	55,910 58

TORONTO SAVINGS AND LOAN COMPANY

Head Office, Peterborough, Ontario

OFFICERS

President—HERBERT C. COX.
Vice-Presidents—W. G. MORROW.
RICHARD HALL.
Manager—W. G. MORROW.
Secretary—A. W. MORPHET.

DIRECTORS

E. R. WOOD, Toronto.
A. H. COX, Toronto.
E. T. MALONE, K.C., Toronto.
D. W. DUMBLE, K.C., Peterborough.

Auditors—JAMES A. HALL, F. J. A. HALL.

CAPITAL

Amount of Capital Stock authorized	$ 2,000,000 00
Amount subscribed—ordinary	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the Corporation:		
Office premises	$ 20,000 00	
Freehold land (including buildings)	1,056,979 75	
Leasehold land (including buildings)	40,000 00	
		$ 1,116,979 75
2. Rents due, $8,523.69; accrued, $12,510.36		21,034 05
3. Amount secured by mortgage on real estate including:		
First mortgages	$ 212,737 66	
Second and subsequent mortgages	43,986 25	
Agreements for sale	35,920 31	
Interest accrued	1,821 08	
(*See Schedule B*)		294,465 30
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal		$ 139,731 30
5. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 78,672 42	
(b) Canadian municipalities, school districts and rural telephone companies	11,000 00	
Interest accrued	709 70	
		90,382 12
6. Book value of stocks owned	$ 2,387,022 97	
Accrued dividends thereon	15,046 25	
		2,402,069 22
7. Cash on hand		11,545 67
8. Cash on deposit with banks		196,578 59
9. All other assets		5,247 70
Total Assets		$ 4,278,033 70

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada	$ 531,890 00		
Interest due and accrued	11,834 50		
		$ 543,724 50	
Payable elsewhere than in Canada	$ 843,350 95		
Interest due and accrued	6,391 43		
		849,742 38	
			$ 1,393,466 88
2. Amount of money deposited with the Corporation		$ 639,064 74	
Interest accrued thereon		12,925 49	
			651,990 23
3. All other liabilities			2,650 89
Total			$ 2,048,108 00

To Shareholders

4. Reserve funds	$ 1,100,000 00
5. Dividends to shareholders declared and unpaid	50,000 00
6. Paid up capital	1,000,000 00
7. Balance of Profit and Loss Account	79,925 70
Total	2,229,925 70
Total Liabilities	$ 4,278,033 70

REVENUE ACCOUNT

Income

1. Rents earned		$ 129,464 59
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 17,103 12	
(b) bonds, debentures and stocks	194,251 09	
(c) collateral loans	15,491 56	
		226,845 77
3. Profit on sale of securities and real estate		18,878 55
4. Agency fees and commissions earned		4,813 25
Total		$ 380,002 16

Expenditure

5. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 67,961 43	
(b deposits	25,562 94	
(c) other borrowed money	30 73	
		$ 93,555 10
6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 3,670 96	
(b) Provincial	2,523 23	
		6,194 19
7. Commission on loans and on sale of debentures and real estate		5,994 58
8. All other expenses incurred: Salaries, $77,663.15; directors' fees, $2,500.00; auditors' fees, $300.00; legal fees, $443.09; fuel and rents, $6,450.18; travelling expenses, $221.15; printing and stationery, $735.50; advertising, $1,330.47; postage, telegrams, telephones and express, $955.80; repairs to property owned, $12,323.42; insurance on property owned, $10,670.93; taxes on property owned, $14,773.05; ground rent, leasehold property, $1,500.00; miscellaneous, $140.00; total		130,006 74
9. Net profit transferred to Profit and Loss Account		144,251 55
Total		$ 380,002 16

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 75,674 15
Amount transferred from Revenue account	144,251 55
Total	$ 219,925 70
Dividends to shareholders declared during year	$ 140,000 00
Balance of account at December 31st, 1922	79,925 70
Total	$ 219,925 70

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.52%; (b) On Government Bonds, 5.50%; (c) On Canadian municipalities, school districts, and rural Telephone companies debentures, 5.50%; (d) On stocks owned, 8.053%.
2. Average rate of interest per annum paid by the Corporation during the year: On deposits, 4.078%; on debentures, 5.374%.
3. Officers of the Corporation who are under bond for the following amounts respectively: Managing Director, $5,000.00; Secretary, $3,000.00; Accountant, $2,000.00; Cashier, $5,000.00.
4. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 1, April 1, July 1, and October 1, 3% each, and bonus of 2% payable January 1, 1923.
5. Date appointed for the Annual Meeting: 26th January 1923. Date of last Annual Meeting: 27th January, 1922.
6. Amount of actual cash receipts during the year for:

(a) interest on mortgage investments	$ 31,642 00
(b) interest on bonds and debentures and dividends on stocks	194,016 73
(c) loans on collateral security:	
principal	563 70
interest	9,842 41
(d) revenue from real estate (less disbursements)	103,289 10

7. Maximum amount of money loaned or advanced at any time during the year

to directors	140,295 00
Amount owing December 31st, 1922	139,731 30

CONSTATING INSTRUMENTS

Incorporated as "The Toronto Real Estate Investment Company" by Letters Patent of Ontario (June 15th, 1885), issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1877, c. 150. Supplementary Letters Patent of Ontario (29th December, 1887), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (25th September, 1889) were issued under the last mentioned Act, increasing the capital stock from $400,000 to $2,000,000. Further Supplementary Letters Patent of Ontario (30th March, 1891) were issued under the same Act, conferring agency powers on the Company. The Corporate name was by Order-in-Council (2nd April, 1891) changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts, R.S.O. 1877, c. 150; R.S.O. 1887, c. 157; R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest accrued	Total
	$ c.	$ c.	$ c.
Ontario	292,644 22	1,821 08	294,465 30

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest accrued	Total
	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken	212,737 66	834 98	213,572 64
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken	43,986 25	334 85	44,321 10
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage	35,920 31	651 25	36,571 56
(b) Aggregate amount of sale price of properties covered by such agreements, $64,818.33.			
Total	292,644 22	1,821 08	294,465 30

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.
Blocks U, V, W and X, Plan M315; Lot 4, Block 21, Plan M10, Block T, Plan M315 (Part Tp. Lot 3, 1st Con. from Bay, Twp. of York), Glen Stewart property	303,195 00	149,212 66	271 23	149,483 89

THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED

Head Office, Walkerville, Ontario

OFFICERS

President—HARRINGTON E. WALKER.
Vice-President—HIRAM H. WALKER.
J. A. MCDOUGALL.
Manager—J. A. MCDOUGALL.
Secretary—R. L. DANIELS.

DIRECTORS

HARRINGTON E. WALKER.
HIRAM H. WALKER.
J. A. MCDOUGALL.
F. CALDWELL WALKER.
W. H. ISAACS.
RALPH STONE.
R. L. DANIELS.

Auditors—E. M. MCLEAN; C. B. WORTLEY.

CAPITAL

Amount of Capital Stock authorized	$ 1,000,000 00
Amount subscribed—ordinary	1,000,000 00
Amount paid in cash:	
On $1,000,000.00 stock 50% called	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1922

Assets

1. Book value of real estate held by the corporation:		
Freehold land (including buildings)		$ 1,485,268 11
2. Rents due		1,477 69
3. Amount secured by mortgage on real estate including:		
First mortgages	$ 17,872 63	
Agreements for sale	424,139 91	
Interest due	2,538 90	
Interest accrued	3,946 32	
(*See Schedule B*)		448,497 76
4. Book value of bonds, debentures and debenture stocks:		
(a) Government: Dominion, Provincial and United Kingdom	$ 10,265 00	
Interest accrued	92 67	
		10,357 67
5. Cash on hand		300 00
6. Cash on deposit with banks		25,916 29
7. All other assets		116,215 24
Total Assets		$ 2,088,032 76

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:	
Payable in Canada	$ 700,000 00
2. All other liabilities	29,941 40
Total	$ 729,941 40

To Shareholders

3. Reserve funds	$ 2,006 01
4. Paid up capital	500,000 00
5. Balance of Profit and Loss Account	856,085 35
Total	1,358,091 36
Total Liabilities	$ 2,088,032 76

REVENUE ACCOUNT

Income

1. Rents earned		$ 175,083 52
2. Interest earned on:		
(a) mortgages and agreements for sale	$ 29,719 19	
(b) bonds, debentures and stocks	1,137 20	
(c) bank deposits	332 75	
(d) other interest earned	3,322 59	
		34,511 73
3. Profit on sale of securities and real estate		37,440 65
4. Agency fees and commissions earned		346 72
5. All other revenue for year		218 12
Total		$ 247,600 74

Expenditure

6. Interest incurred during the year on:		
(a) debentures and debenture stock	$ 31,500 00	
(b) other borrowed money	662 47	
		$ 32,162 47
7. Licenses and taxes other than taxes on real estate:		
(a) Provincial	$ 710 14	
(b) Municipal	585 22	
		1,295 36
8. All other expenses incurred: Salaries, $14,565.00; auditors' fees, $100.00; legal fees, $500.03; rents, $6,999.99; travelling expenses, $63.40; printing and stationery, $303.79; advertising, $93.75; postage, telegrams, telephones and express, $195.45; miscellaneous, $114,241.73; total		137,063 14
9. Net profit transferred to Profit and Loss Account		77,079 77
Total		$ 247,600 74

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 782,380 60
Amount transferred from Revenue account	77,079 77
Total	$ 859,460 37
Income tax, 1921	$ 3,261 03
Bad debts and rents uncollectable	113 99
Balance of account at December 31st, 1922	856,085 35
Total	$ 859,460 37

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year: (a) On Mortgages of realty, 6.7%; (b) On Government Bonds, 5.5%.
2. Average rate of interest per annum paid by the Corporation during the year: On debentures, 4½%.
3. Date appointed for the Annual Meeting: Second Tuesday in February. Date of last Annual Meeting: February 13, 1923.
4. Special General Meeting held during year: November 17, 1922.
5. Amount of actual cash receipts during the year for:

(a) interest on mortgage and contract investments	$ 27,806 08
(b) interest on bonds and debentures and dividends on stocks	1,401 11
(c) revenue from real estate (less disbursements)	77,286 38
6. Amount of interest permanently capitalized during the year	418 20

CONSTATING INSTRUMENTS

Incorporated by Letters Patent of Ontario (22nd October, 1890) issued under the Ontario Joint Stock Companies Letters Patent Act, R.S.O. 1887, c. 157.

For the lending and borrowing powers see the above instrument and Act, also R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total
	$ c.	$ c.	$ c.	$ c.
Ontario....................	442,012 54	2,538 90	3,946 22	448,497 76

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken....	17,872 63	....	....	....	17,872 63
2. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage............	424,139 91	2,236 56	302 34	3,946 32	430,625 13
(b) Aggregate amount of sale price of properties covered by such agreements, $626,453.04.					
Total................	442,012 54	2,236 56	302 34	3,946 32	448,497 76

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.
35.882 acres of land, Walkerville....................	53,823 00	207 12	17,502 12

IV. TRUST COMPANIES

DETAILED REPORTS OF THE SEVERAL COMPANIES

THE BANKERS TRUST COMPANY

Head Office, Montreal, Quebec

Officers

President—H. B. Mackenzie.
Vice-Presidents—R. Macculloch.
R. P. Jellett.
Manager—G. T. Bogert.
Secretary—C. D. Cornell.

Directors

H. B. Mackenzie.
R. Macculloch.
R. P. Jellett.
G. T. Bogert.
R. Clarkson.
C. V. Heword.
M. S. L. Richey.
A. R. Scoble.
L. A. Sewell.
C. W. Ismay.

Auditors—Riddell, Stead, Graham and Hutchison.

Capital

Amount of Capital Stock authorized	$ 1,000,000 00
Amount subscribed—ordinary	250,000 00
Amount paid in cash	250,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Amount of loans secured by stocks, bonds and other collateral: Principal with interest to date		$ 10,961 44
2. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	48,468 75	
(b) Canadian municipalities, school districts and rural telephone companies	44,962 50	
(c) All other bonds	20,033 50	
Interest accrued	2,121 78	
		115,586 53
3. Cash on hand		120 70
4. Advances to estates, trusts, etc., under administration		36 15
5. All other assets		278,596 10
Total Company Funds		$ 405,300 92

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 1,734,191 85

Summary

Company Funds	$ 405,300 92
Estates, Trusts and Agency Funds	1,734,191 85
Grand Total of Assets	$ 2,139,492 77

Liabilities

Company Funds

1. Salaries, rents and other expenses due and accrued	$ 1,269 03
2. All other liabilities	273,229 73
3. Paid up capital	250,000 00
	$ 524,498 76
4. Balance of Profit and Loss Account (debit)	119,197 84
Total Company Funds	$ 405,300 92

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 1,734,191 85

Summary

Company Funds	$ 405,300 92
Estates, Trusts and Agency Funds	1,734,191 85
Grand Total of Liabilities	$ 2,139,492 77

REVENUE ACCOUNT

Income

1. Interest earned:		
(a) on mortgages	$ 133 30	
(b) on bonds, debentures and stocks	6,643 37	
(c) on collateral loans	1,626 54	
(d) on bank deposits	304 66	
		$ 8,707 87
2. Refund of over payment, 1920 Income Tax		846 48
3. Agency fees and commissions earned		23,665 91
4. Other revenue for the year		114 30
5. Loss transferred to Profit and Loss Account		137,415 41
Total		$ 170,749 97

Expenditure

6. Interest incurred		$ 7,046 43
7. Loss on sale of securities and real estate owned absolutely by the Corporation		115,134 01
8. Amount by which ledger values of assets were written down		15,845 64
9. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 927 90	
(b) Provincial	2,128 42	
(c) Municipal	979 76	
		4,036 08
10. 1921 Fees refunded		21 00
11. All other expenses incurred: Salaries, $19,662.18; directors' fees, $420.00; auditors' fees, $485.00; legal fees, $543.91; rents, $3,546.08; travelling expenses, $522.39; printing and stationery, $551.85; advertising, $529.57; postage, telegrams, telephones and express, $835.01; miscellaneous, $1,570.82; total		28,666 81
Total		$ 170,749 97

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 18,217 57
Balance of account at 31st December, 1922 (debit)	119,197 84
Total	$ 137,415 41

Amount at Dr. Revenue Account transferred	$ 137,415 41
Total	$ 137,415 41

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: All officers, one for $5,000.00; others, $2,000.00 each.

2. Date appointed for the Annual Meeting: Third Wednesday in February. Date of last Annual Meeting: March 1st, 1922.

3. Amount of actual cash receipts during the year excluding Trust Account receipts for:

(a) interest on mortgage investments	$ 133 30
(b) interest on bonds and debentures and dividends on stocks	4,521 59
(c) loans on collateral security	56,940 14

CONSTATING INSTRUMENTS

In corporated 20th May, 1905, by special Act of the Legislature of Quebec, 5 Edward VII., chap. 78.

Amendments to charter, 9 Edward VII, chap. 114, 7th May, 1909; 5th George V, chap. 125, 5th March, 1915. 7th George V, chap. 102, 22nd Dec., 1916. 9 George V, chap. 125, 4th March, 1919.

THE BRANTFORD TRUST COMPANY

Head Office, Brantford, Ontario

OFFICERS

President—C. B. HEYD.
Vice-President—A. K. BUNNELL, F.C.A.
Manager—W. G. HELLIKER.
Secretary—W. G. HELLIKER.
Estates Manager—G. H. MUIRHEAD.

DIRECTORS

C. B. HEYD.
A. K. BUNNELL, F.C.A.
CHRISTOPHER COOK.
A. J. WILKES, K.C.
E. A. MOTT.
FRANKLIN GROBB.

Auditors—F. W. FRANK, Brantford; C. J. PARKER, C.A., Brantford.

CAPITAL

Amount of Capital Stock authorized	$ 300,000 00
Amount subscribed—ordinary	300,000 00
Amount paid in cash	300,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Amount secured by mortgage on real estate including:		
First mortgages	$ 271,191 93	
Interest due	2,899 29	
Interest accrued	3,801 66	
(*See Schedule B*)		$ 277,892 88
2. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 15,000 00	
(b) Canadian municipalities, school districts and rural telephone companies	21,032 71	
Interest due	36 00	
Interest accrued	927 41	
		36,996 12
3. Cash on deposit with banks		19,048 34
Total Company Funds		$ 333,937 34

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 1,386,864 94

Summary

Company Funds	$ 333,937 34
Estates, Trusts and Agency Funds	1,386,864 94
Grand Total of Assets	$ 1,720,802 28

Liabilities

Company Funds

1. Reserve Fund	$ 20,000 00
2. All other liabilities	1,788 34
3. Dividends to shareholders declared and unpaid	9,000 00
4. Paid up capital	300,000 00
5. Balance of Profit and Loss Account	3,149 00
Total Company Funds	$ 333,937 34

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 1,386,864 94

Summary

Company Funds	$ 333,937 34
Estates, Trusts and Agency Funds	1,386,864 94
Grand Total of Liabilities	$ 1,720,802 28

REVENUE ACCOUNT

Income

1. Interest earned:		
(a) on mortgages	$ 19,409 39	
(b) on bonds, debentures and stocks	2,361 53	
(c) on bank deposits	128 63	
		$ 21,899 55
2. Agency fees and commissions earned		2,962 86
Total		$ 24,862 41

Expenditure

3. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 2,500 00	
(b) Provincial	828 18	
		$ 3,328 18
4. Commission on loans and on sale of debentures and real estate		211 25
5. All other expenses incurred: Salaries, $2,540.00; directors' fees, $120.00; auditors' fees, $400.00; legal fees, $5.00; printing and stationery, $127.34; advertising, $249.20; postage, telegrams, telephones and express, $136.39; miscellaneous, $29.05; total		3,606 98
6. Net profit transferred to Profit and Loss Account		17,716 00
Total		$ 24,862 41

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 3,433 00
Amount transferred from Revenue account	17,716 00
Total	$ 21,149 00
Dividends to shareholders declared during year	$ 18,000 00
Balance of account at December 31st, 1922	3,149 00
Total	$ 21,149 00

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: Manager, $15,000.00; Accountant, $2,500.00; in Blanket Policy covering officers of Royal Loan & Savings Co. and Brantford Trust Co., Ltd.

2. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3rd, 1922, 3%; July 2nd, 1922, 3%.

3. Date appointed for the Annual Meeting: February 14th, 1923. Date of last Annual Meeting: February 8th, 1922.

4. Amount of actual cash receipts during the year excluding Trust Account receipts for:

(a) interest on mortgage investments	$ 18,503 03
(b) interest on bonds and debentures and dividends on stocks	2,351 35

CONSTATING INSTRUMENTS

The Brantford Trust Company was incorporated by Letters Patent of Ontario, bearing date 16th December, 1907. See The Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE

Province	Total Principal unpaid	Total Interest due	Total Interest accrued	Total charges due and unpaid	Total
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario................	271,151 75	2,899 29	3,801 66	40 18	277,892 88

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken...	271,191 93	1,636 53	1,262 76	3,801 66	277,892 88

THE CANADA TRUST COMPANY

Head Office, London, Ontario

OFFICERS

President—T. G. MEREDITH, K.C.
Vice-Presidents—F. R. ECCLES, M.D., LL.D.
GEORGE T. BROWN.
General Manager—HUME CRONYN.
Assistant General Manager—M. AYLSWORTH.
Secretary—D. McEACHERN.
Treasurer—C. J. CLARKE.

DIRECTORS

T. G. MEREDITH, K.C.
GEO. T. BROWN.
GEO. H. BELTON.
H. S. BLACKBURN.
JOHN COWAN, K.C.
J. B. DAVIDSON, K.C.
N. R. HOWDEN.
F. E. LEONARD.
F. R. ECCLES, M.D., LL.D.
HUME BLAKE.
I CAMPBELL, K.C.
HUME CRONYN.
H. E. GATES.
A. H. M. GRAYDON.
J. G. KERR, K.C.
PHILIP POCOCK.

Auditors—F. G. JEWELL, F.C.A., London; J. F. KERN, London.

CAPITAL

Amount of Capital Stock authorized		$ 1,100,000 00
Amount subscribed—ordinary		1,048,900 00
Amount paid in cash:		
Ordinary—		
On $986,900.00 stock fully called	$ 986,900 00	
On $52,000.00 stock 25% called	13,000 00	
On $10,000.00 stock 1% called	100 00	
		1,000,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Amount secured by mortgage on real estate including:		
First mortgages	$ 1,102,643 90	
Agreements for sale	1,998 00	
Interest due	10,386 00	
Interest accrued	40,462 93	
(*See Schedule B*)		$ 1,155,490 83
2. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 68,900 23	
Interest due	5 47	
Interest accrued	1,103 30	
		$ 70,009 00
3. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 35,128 07	
(b) Canadian municipalities, school districts and rural telephone companies	277,180 39	
Interest due	4,171 28	
Interest accrued	8,172 26	
		324,652 00
4. Cash on hand		20,588 49
5. Cash on deposit with banks		180,015 10
6. Advances to estates, trusts, etc., under administration		1,255 82
Total Company Funds		$ 1,752,011 24

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 1,722,520 22	
Agreements for sale	12,445 20	
Interest due	37,901 10	
Interest accrued	63,700 73	
(*See Schedule B*)		$ 1,836,567 25
2. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 10,000 00	
(b) Canadian municipalities, school districts and rural telephone companies	876,653 89	
Interest due	6,903 46	
Interest accrued	42,942 65	
		936,500 00
3. Cash on deposit with banks		160,665 45
Total Guaranteed Funds		$ 2,933,732 70

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 8,532,003 39

Summary

Company Funds	$ 1,752,011 24
Guaranteed Funds	2,933,732 70
Estates, Trusts and Agency Funds	8,532,003 39
Grand Total of Assets	$13,217,747 33

Liabilities

Company Funds

1. Reserve Fund	$ 700,000 00
2. Dividends to shareholders declared and unpaid	39,996 00
3. Paid up capital	1,000,000 00
4. Balance of Profit and Loss Account	12,015 24
Total Company Funds	$ 1,752,011 24

Guaranteed Funds

1. Principal guaranteed	$ 2,882,644 83
2. Interest due and accrued	51,087 87
Total Guaranteed Funds	$ 2,933,732 70

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 8,532,003 39

Summary

Company Funds	$ 1,752,011 24
Guaranteed Funds	2,933,732 70
Estates, Trusts and Agency Funds	8,532,003 39
Grand Total of Liabilities	$13,217,747 33

REVENUE ACCOUNT

Income

1. Interest earned:		
(a) on mortgages	$ 73,768 77	
(b) on bonds, debentures and stocks	24,230 20	
(c) on collateral loans	6,475 57	
(d) on bank deposits	1,378 76	
(e) other interest earned	12,753 12	
		$ 118,606 42
2. Profit in guaranteed funds		45,707 69
3. Agency fees and commissions earned		819 20
4. Other revenue for the year		73,464 11
Total		$ 238,597 42

Expenditure

5. Interest incurred		$ 685 55
6. Loss on sale of securities and real estate owned absolutely by the Corporation		38,081 35
7. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 11,928 51	
(b) Provincial	4,510 20	
(c) Municipal	1,916 96	
		18,355 67
8. Commission on loans and on sale of debentures and real estate		42 25
9. All other expenses incurred: Salaries, $67,185.37; directors' fees, $3,287,50; auditors' fees, $4,500.00; legal fees, $2,112.01; rents, $5,000.00; travelling expenses, $281.63; printing and stationery, $2,014.99; advertising, $4,572.67; postage, telegrams, telephones and express, $2,044.67; miscellaneous, $6,805.02; total		97,803 86
10. Net profit transferred to Profit and Loss Account		83,628 74
Total		$ 238,597 42

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 8,378 50
Amount transferred from Revenue account	83,628 74
Total	$ 92,007 24
Dividends to shareholders declared during year	$ 79,992 00
Balance of account at December 31st, 1922	12,015 24
Total	$ 92,007 24

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: General Manager, $10,000.00; all other officers, $353,000.00.

Note.—These figures include employees of both Huron & Erie and Canada Trust Co., as all are covered under one bond, and many are employed by both institutions.

2. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3rd, 1922, 4%; July 3rd, 1922, 4%.

3. Date appointed for the Annual Meeting: February 13th, 1923. Date of last Annual Meeting: February 7th, 1922.

4. Amount of actual cash receipts during the year, excluding Trust Account receipts, for:	
(a) interest on mortgage investments (Company Funds)	$ 65,848 72
(b) interest on bonds and debentures and dividends on stocks	35,616 89
(c) loans on collateral security (interest)	6,328 16
5. Amount of interest permanently capitalized during the year	1,333 54

CONSTATING INSTRUMENTS

Incorporated on the 23rd July, 1894, by special Act of the Dominion of Canada, 57-8 Vict. (1894), chap. 115, under the name of The General Trusts Corporation of Canada.

By a subsequent special Act, 62-3 Vict., chap. 111 (D), passed on the 11th August, 1899, the corporate name was changed to The Canada Trust Company, and certain other amendments were made in the incorporating Act.

The powers of the Company are defined by sections of the incorporating Act, which powers are (section 4) to be deemed subject to the laws of the Province.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Ontario............	803,207 46	1,458 00	21,033 65	80 00	825,779 11
Manitoba..........	9,850 95	88 00	1,153 00	....	11,091 95
Saskatchewan......	125,717 09	2,970 00	8,012 02	574 66	137,273 77
Alberta............	164,829 80	5,845 00	10,289 26	381 94	181,346 00
Total..........	1,103,605 30	10,361 00	40,487 93	1,036 60	1,155,490 83
Guaranteed Funds:					
Ontario............	486,272 00	3,355 10	16,738 90	16 00	506,382 00
Manitoba..........	139,270 30	14,558 00	9,025 26	3,944 44	166,798 00
Saskatchewan......	1,102,354 07	19,988 00	37,936 57	3,108 61	1,163,387 25
Total..........	1,727,896 37	37,901 10	63,700 73	7,069 05	1,836,567 25

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken:					
Company Funds.....	1,100,306 90	1,397 00	8,886 50	40,324 93	1,150,915 33
Guaranteed Funds...	1,715,214 64	11,874 29	23,403 65	63,228 73	1,813,721 31
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession):					
Company Funds.....	2,337 00	52 00	25 50	138 00	2,552 50
Guaranteed Funds...	7,305 58	414 00	657 35	124 00	8,500 93
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage:					
Company Funds ...	1,998 00	....	25 00	....	2,023 00
Guaranteed Funds.	12,445 20	590 81	961 00	348 00	14,345 01
(b) Aggregate amount of sale price of properties covered by such agreements: Company Funds. .$ 4,000.00. Guaranteed Funds.$18,625.00.					
Total Company Funds ..	1,104,641 90	1,449 00	8,937 00	40,462 93	1,155,490 83
Total Guaranteed Funds	1,734,965 42	12,879 10	25,022 00	63,700 73	1,836,567 25

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.
Company Funds:			
Ottawa, Pt. Lots E and D, N. side Rideau St.; Pt. Lot D, S. side George St., 43 feet 3 inches fronting Rideau, and 59 feet fronting George............	225,000 00	5,166 00	190,166 00
Lot 24, both S. side Sparks and N. side Queen.......	150,000 00	2,135 00	148,635 00
Ottawa, Lots F and G, S. side Sparks; Pt. Lots E and F, N. side Queen St.........................	125,000 00	3,792 00	116,792 00
Windsor, Pt. Lots 10 and 11, N. side Sandwich St. and Br. American Blk..........................	74,500 00	104 00	68,204 00
Guaranteed Funds:			
Ottawa, Westerly 33 feet, Lot 23, S. side Sparks St. .	50,000 00	1,540 50	50,538 00
12, 613 Acres in Townships 10, 12, 13, 14 and 15, in Ranges 17, 18, 19, West of the 2nd Meridian, Sask.	369,848 18	970 00	370,818 18
36-40 N. side Maitland St., Toronto...............	100,000 00	2,946 00	91,000 00
Total Company Funds..................	574,500 00	11,197 00	523,797 00
Total Guaranteed Funds.................	519,848 18	5,456 50	512,356 18

THE CANADA PERMANENT TRUST COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—W. G. GOODERHAM.
Vice-President—E. R. C. CLARKSON.
General Manager—GEORGE H. SMITH.
Secretary—WALTER F. WATKINS.

DIRECTORS

W. G. GOODERHAM.
WILLIAM MULOCK, K.C.
F. GORDON OSLER.
COL. A. E. GOODERHAM.
JOHN MASSEY.
E. R. C. CLARKSON.
GEORGE ALLAN, K.C.
GEORGE H. SMITH.
WILLIAM STONE.

Auditors—HENRY BARBER, Toronto; A. E. OSLER, Toronto.

CAPITAL

Amount of Capital Stock authorized	$ 1,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Amount secured by mortgage on real estate including:		
First mortgages	$ 950,058 35	
Agreements for sale	7,677 54	
Interest due	6,813 99	
Interest accrued	14,032 90	
		$ 978,582 78
(*See Schedule B*)		
2. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 7,731 24	
Interest due	1 85	
Interest accrued	32 70	
		7,765 79
3. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 56,720 50	
(b) Canadian municipalities, school districts and rural telephone companies	4,957 50	
(c) All other bonds	75,000 00	
Interest accrued	1,875 00	
		138,553 00
4. Cash on hand		118 36
5. Cash on deposit with banks, $3,192.49; elsewhere, $16,075.78		19,268 27
6. Advances to estates, trusts, etc., under administration		376 57
7. All other assets		31,495 73
Total Company Funds		$ 1,176,160 50

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 75,839 60	
Second and subsequent mortgages	850 00	
(*See Schedule B*)		$ 76,689 60
2. Cash on deposit with banks, $410.40; elsewhere, $1,614.36		2,024 76
Total Guaranteed Funds		$ 78,714 36

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 4,375,832 12

Summary

Company Funds	$ 1,176,160 50
Guaranteed Funds	78,714 36
Estates, Trusts and Agency Funds	4,375,832 12
Grand Total of Assets	$ 5,630,706 98

Liabilities

Company Funds

1. Reserve Fund	$ 160,000 00
2. All other liabilities	1,984 20
3. Dividends to shareholders declared and unpaid	12,625 00
4. Paid up capital	1,000,000 00
5. Balance of Profit and Loss Account	1,551 30
Total Company Funds	$ 1,176,160 50

Guaranteed Funds

1. Principal guaranteed	$ 77,100 00
2. Interest due and accrued	1,614 36
Total Guaranteed Funds	$ 78,714 36

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 4,375,832 12

Summary

Company Funds	$ 1,176,160 50
Guaranteed Funds	78,714 36
Estates, Trusts and Agency Funds	4,375,832 12
Grand Total of Liabilities	$ 5,630,706 98

REVENUE ACCOUNT

Income

1. Interest earned:		
(a) on mortgages	$ 68,489 28	
(b) on bonds, debentures and stocks	9,112 34	
(c) on collateral loans	352 99	
(d) on bank deposits	1,950 64	
		$ 79,905 25
2. Profit on sale of securities and real estate		3,266 00
3. Profit in guaranteed funds		1,950 16
4. Agency fees and commissions earned		43,411 74
5. Other revenue for the year		5,267 98
Total		$ 133,801 13

Expenditure

6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 8,147 95	
(b) Provincial	3,714 54	
(c) Municipal	342 63	
		$ 12,205 12
7. Commission on loans and on sale of debentures and real estate		1,065 95
8. All other expenses incurred: Salaries, $27,347.13; directors' fees, $1,850.00; auditors' fees, $1,300.00; legal fees, $791.03; rents, $4,950.00; travelling expenses, $148.75; printing and stationery, $2,018.24; advertising, $6,227.11; postage, telegrams, telephones and express, $593.58; miscellaneous, $4,470.87; total		49,696 71
9. Net profit transferred to Profit and Loss Account		70,833 35
Total		$ 133,801 13

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 717 95
Amount transferred from Revenue account	70,833 35
Total	$ 71,551 30

Dividends to shareholders declared during year	$ 50,000 00
Amount transferred to Special Reserves and Contingency Accounts	20,000 00
Balance of account at December 31st, 1922	1,551 30
Total	$ 71,551 30

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: Manager, $5,000; Chief Clerk, $3,000; Manager, Real Estate, $2,000; Accountant, $2,000; Assistant Accountant, $1,000; Teller, $2,000; Vault Officer, $2,000; Stenographer, $1,000; Branch Manager, $2,000.

2. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3rd, 1922, 1¼%; April 1st, 1922, 1¼%; July 3rd, 1922, 1¼%; October 2nd, 1922, 1¼%.

3. Date appointed for the Annual Meeting: January 31st, 1923. Date of last Annual Meeting: February 8th, 1922.

4. Amount of actual cash receipts during the year, excluding Trust Account receipts for:	
(a) interest on mortgage investments	$ 64,889 88
(b) interest on bonds and debentures and dividends on stocks	8,888 95
(c) loans on collateral security	242 97
5. Amount of interest permanently capitalized during the year	604 24

CONSTATING INSTRUMENTS

The Canada Permanent Trust Company was incorporated in 1913 by a special Act of the Parliament of the Dominion of Canada.

Authorized by Order-in-Council (May 7th, 1913), to carry on business in the Province of Ontario as a Trust Company, pursuant to the provisions of The Loan and Trust Corporations Act, R.S.O., 1914, c. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Prince Edward Island...	25,573 94	924 56	703 86	1,243 50	27,202 36
Nova Scotia............	36,636 98	1,424 55	167 30	178 25	38,228 83
Alberta................	5,894 92	....	135 36	....	6,030 28
Ontario................	883,052 05	4,307 49	12,886 91	819 24	900,246 45
Manitoba..............	6,578 00	157 39	139 47	3 00	6,874 86
Total..............	957,735 89	6,813 99	14,032 90	2,243 99	978,582 78
Guaranteed Funds:					
Ontario................	76,689 60	....	....	52 00	76,689 60

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken:					
Guaranteed Funds...	75,839 60	....	....	....	75,839 60
Company Funds.....	949,024 89	6,696 85	22 56	13,993 30	969,737 60
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken:					
Guaranteed Funds...	850 00	....	....	....	850 00
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession):					
Guaranteed Funds...	1,033 46	75 42	....	12 94	1,121 82
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgages:					
Guaranteed Funds	7,677 54	19 16	....	26 66	7,723 36
Total Guaranteed Funds...	76,689 60	....	....	....	76,689 60
Total Company Funds....	957,735 89	6,791 43	22 56	14,032 90	978,582 78

SCHEDULE B

Section C

MORTGAGE LOANS ON AGREEMENTS FOR SALE OR PURCHASE OF ROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Estate, west side Yonge St., Toronto	26,000 00				140 00	24,000 00
Property, north side Wellington St., W., Toronto	30,000 00			455 00		26,455 00
Property, south side Victoria St., Fort William	45,000 00	272 92	9,800 00	710 78	610 70	45,983 70
Property, west side Yonge St., Toronto	135,000 00				2,446 87	135,000 00
Church, County Grenville	50,000 00				906 25	50,000 00
Property, west side Glen Rd. and Heath St., Toronto	60,000 00				314 57	50,362 57
Residence, north side, St. Clair Ave., Toronto	50,000 00				694 67	50,000 00
Estate, north side, Victoria St., Fort William:						
Guaranteed Funds						28,000 00
Company Funds	45,000 00					2,000 00
Property, east side Yonge St., Toronto:						
Guaranteed Funds						24,000 00
Company Funds	65,000 00				1,143 75	37,000 00
Total Guaranteed Funds						52,000 00
Total Company Funds	506,000 00	272 92	9,800 00	1,165 78	6,265 81	420,801 27

CAPITAL TRUST CORPORATION, LIMITED

Head Office, Ottawa, Ontario

Officers

Honorary President—Hon. M. J. O'Brien.
President—J. J. Lyons.
Manager—Dr. B. G. Connolly.
Secretary—E. T. B. Pennefather.

Vice-Presidents
A. W. Robertson.
R. P. Gough.
A. E. Provost.
E. W. Tobin, M.P.

Directors

T. P. Phelan, Toronto.
J. E. Brown, Toronto.
W. H. McAuliffe, Ottawa.
A. W. Robertson, Montreal.
Col. L. T. Martin, Renfrew.
Gordon Grant, C.E., Ottawa.
P. V. Byrnes, Hamilton.
Hugh Doheny, Montreal.
J. J. McFadden, Renfrew.
J. A. O'Brien, Ottawa.
Col. D. R. Street, Ottawa.
J. B. Duford, Ottawa.
F. J. B. Russill, Toronto.
J. J. Seitz, Toronto.

Auditor—Jas. F. Cunningham, Ottawa.

Capital

Amount of Capital Stock authorized	$ 2,000,000 00
Amount subscribed—ordinary	850,500 00
Amount paid in cash:	580,578 44

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the Corporation:		
Freehold land (including buildings)		$ 2,821 80
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 215,834 00	
Interest due	581 73	
Interest accrued	3,756 50	
(*See Schedule B*)		220,172 23
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral $30,700.00 of the Company's own stock upon which $30,700.00 has been paid.)		
Principal	$ 30,452 17	
Interest due	684 56	
Interest accrued	57 43	
		31,194 16
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom and securities guaranteed by such Governments	$ 97,889 99	
(b) Canadian municipalities, school districts and rural telephone companies	154,512 04	
(c) All other bonds	41,879 76	
Interest due	6,531 72	
Interest accrued	3,512 18	
		304,325 69
5. Cash on hand		9,756 79
6. Cash on deposit with banks		50,215 55
7. Advances to estates, trusts, etc., under administration		1,045 70
8. Accrued fees and charges for administering estates		4,075 00
9. All other assets		16,212 86
Total Company Funds		$ 639,819 78

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 764,687 11	
Interest due	1,608 52	
Interest accrued	15,414 05	
(*See Schedule B*)		$ 781,709 68
2. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	$ 343,373 47	
(b) Canadian municipalities, school districts and rural telephone companies	53,350 04	
(c) All other bonds	11,217 90	
Interest accrued	4,074 53	
		412,015 94
3. Cash on hand		5,944 16
4. Cash on deposit with banks		73,795 43
5. Other assets		8,863 16
Total Guaranteed Funds		$ 1,282,328 37

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 3,688,337 91

Summary

Company funds	$ 639,819 78
Guaranteed funds	1,282,328 37
Estates, Trusts and Agency Funds	3,688,337 91
Grand Total of Assets	$ 5,610,486 06

Liabilities

Company Funds

1. Contingency fund	$ 25,000 00
2. Paid up capital	580,578 44
3. Balance of Profit and Loss Account	34,241 34
Total Company Funds	$ 639,819 78

Guaranteed Funds

1. Principal guaranteed	$ 1,245,564 11
2. Interest due and accrued	36,764 26
Total Guaranteed Funds	$ 1,282,328 37

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 3,688,337 91

Summary

Company Funds	$ 639,819 78
Guaranteed Funds	1,282,328 37
Estates, Trusts and Agency Funds	3,688,337 91
Grand Total of Liabilities	$ 5,610,486 06

REVENUE ACCOUNT

Income

1. Interest earned:		
(a) on mortgages	$ 10,602 35	
(b) on bonds, debentures and stocks	19,500 61	
(c) on collateral loans	1,610 28	
(d) on bank deposits	1,000 87	
		$ 32,714 11
2. Profit on sale of securities and real estate		12,663 33
3. Profit in guaranteed funds		26,494 45
4. Agency fees and commissions earned		46,730 31
5. Other revenue for the year		4,641 69
Total		$ 123,243 89

Expenditure

6. Amount by which ledger values of assets were written down		$ 36,563 37
7. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 1,237 36	
(b) Provincial	1,642 00	
(c) Municipal	1,498 20	
		4,377 56
8. All other expenses incurred: Salaries, $47,825.71; auditors' fees, $958.87; legal fees, $280.10; rents, $11,547.70; travelling expenses, $1,903.38; printing and stationery, $3,187.75; advertising, $4,505.10; postage, telegrams, telephones and express, $1,716.03; miscellaneous, $4,034.36; total		75,959 00
9. Net profit transferred to Profit and Loss Account		6,343 96
Total		$ 123,243 89

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 37,897 38
Amount transferred from Revenue account	41,293 96
Premium on capital stock sold during year	50 00
Total	$ 79,241 34
Amount transferred to Special Reserves and Contingency Accounts	$ 10,000 00
Amount written off Debentures and Securities	35,000 00
Balance of account at December 31st, 1922	34,241 34
Total	$ 79,241 34

MISCELLANEOUS

Officers of the Corporation who are under bond and for the following amounts respectively: Ottawa Office—Managing Director, $5,000.00; Assistant Gen. Manager, $5,000.00; Estates Officer, $5,000.00; Assistant Secretary, $10,000.00; Assistant Secretary, $5,000.00; Accountant, $2,000.00; Asst. Estates Officer, $3,000.00; Clerk, $1,000.00; Clerk, $3,000.00; Clerk, $3,000.00; Clerk, $1,000.00; Clerk, $1,000.00; Stenographer, $1,000.00; Clerk, $1,000.00; Clerk, $1,000.00; Clerk, $1,000.00—$48,000.00. Toronto Office—Manager, $5,000.00; Assistant Secretary, $5,000.00; Assistant Secretary, $5,000.00; Clerk, $1,000.00; Clerk, $1,000.00; Clerk, $5,000.00—$22,000.00. Buckly Estate Office, Prescott—Manager, $5,000.00. Total, $75,000.00.

2. Date appointed for the Annual Meeting: Feb. 13th, 1923. Date of last Annual Meeting: Feb. 14th, 1922.

3. Amount of actual cash receipts during the year, excluding Trust Account receipts, for:

(a) interest on mortgage investments	$ 8,505 56
(b) interest on bonds and debentures and dividends on stocks	19,500 61
(c) loans on collateral security	1,080 07

CONSTATING INSTRUMENTS

The Capital Trust Corporation, Limited, was incorporated in 1912 by special Act of the Parliament of the Dominion of Canada (2 Geo. V., C. 81).

Registered on the Trust Companies' Register on the 13th day of November, 1913, to transact business in the Province of Ontario, with powers restricted to the provisions of the Loan and Trust Corporations Act.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Ontario	193,255 00	581 73	3,157 42	29 00	197,023 15
Quebec	22,550 00		599 08		23,149 08
	215,805 00	581 73	3,756 50	29 00	220,172 23
Guaranteed Funds:					
Ontario	706,800 46	1,530 09	14,570 71	246 12	723,147 38
Saskatchewan	57,542 93	78 43	843 34	97 60	58,562 30
	764,343 39	1,608 52	15,414 05	343 72	781,709 68

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken....:					
Guaranteed Funds	759,687 11	1,225 24	26 37	15,340 08	776,278 80
Company Funds	215,834 00	581 73		3,756 50	220,172 23
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession):					
Guaranteed Funds	5,000 00	195 61	161 30	73 97	5,430 88
Total	980,521 11	2,002 58	187 67	19,170 55	1,001,881 91

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Guaranteed Funds						
Lots 1 to 4, 20 to 23, Block 17; Lots 22 to 25, Block 92, Moose Jaw, Sask.	50,000 00	97 60	....	78 43	633 75	41,352 71
Lot 34, S. side Nepean St., and Lot 3, W. side Bank St., and Lot 34 N. side Lisgar St., Ottawa, Ont...	20,000 00	....	....	....	659 73	20,659 73
Lot 12, E. side Bank St., Ottawa.....	30,000 00	....	....	....	866 82	30,366 82
Lots 14 and 15, N. side George St., Ottawa........................	15,000 00	....	....	....	226 30	14,976 30
W. pt. Lot 6, S. side Wellington St., and W. pt. Lot 6, N. side Sparks St., Ottawa, Ont..................	45,200 00	....	....	....	1,560 32	46,760 32
Lots 1 to 6, Inc. Block 11, W. of 3rd Mer., Tp. of Allen, Sask.........	17,000 00	....	....	....	209 59	17,209 59
Lots 17 and 18, Essex Ave., Plan 388, pt. Lot 19. S. side Essex Ave., Toronto......................	30,000 00	....	....	....	1,047 12	31,047 12
Pt. Lot 12, Broken Front, Con. of Credit, Indian Reserve, Tp. of York.........................	28,000	....	....	....	507 26	28,507 26
Pt. Block B, Plan D 153, Toronto, Ont.	15,000 00	....	....	....	242 04	15,242 04
Total........................	250,200 00	97 60	....	78 43	5,952 93	246,121 89

CHARTERED TRUST AND EXECUTOR COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—HON. W. A. CHARLTON.
General Manager—JOHN J. GIBSON.
Secretary—E. W. MCNEILL.

Vice-Presidents—NOEL MARSHALL.
W. K. GEORGE.
W. S. MORDEN, K.C.

DIRECTORS

W. R. HOBBS.
J. B. TUDHOPE.
S. CASEY WOOD, K.C.
R. WADE.
D. H. MACLAREN.
J. A. MARTIN.
J. C. BREITHAUPT.

D. B. HANNA.
F. R. LALOR.
J. F. M. STEWART.
J. J. GIBSON.
F. MCLAUGHLIN.
A. BAUER.
S. C. TWEED.

JAMES VALENTINE.

Auditors—THOS. JENKINS, Toronto; A. J. HARDY, Toronto.

CAPITAL

Amount of Capital Stock authorized		$ 1,000,000 00
Amount subscribed—ordinary		617,800 00
Amount paid in cash:		
On $499,400.00 stock fully called	$ 485,437 42	
On $115,900.00 stock 20% called	29,544 72	
On $2,500.00 stock 25% called	574 80	
		515,556 94

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the corporation.		
Freehold land (including buildings)	$	307 71
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 197,119 76	
Second and subsequent mortgages	8,725 00	
Agreements for sale	3,405 42	
Interest due	1,735 81	
Interest accrued	3,006 84	
(*See Schedule B*)		213,992 83
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $16,300.00 of the Company's own stock upon which $16,240.00 has been paid.)		
Principal	$ 42,949 62	
Interest due	345 67	
Interest accrued	72 93	
	$	43,368 22
4. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	$ 65,814 47	
(b) Canadian municipalities, school districts and rural telephone companies	21,826 52	
(c) All other bonds	33,909 58	
Interest due	2,370 00	
Interest accrued	1,168 77	
		125,089 34
5. Book value of stocks owned		34,869 12
6. Cash on hand		1,795 79
7. Cash on deposit with banks		12,203 32
8. Advances to estates, trusts, etc., under administration		121,745 56
9. Accrued fees and charges for administering estates		58,162 51
10. All other assets		17,462 88
Total Company Funds		$ 628,997 28

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 175,078 38	
Second and subsequent mortgages	963 66	
Interest due	206 33	
Interest accrued	4,058 29	
(*See Schedule B*)		$ 180,306 66
2. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	$ 23,252 32	
(b) Canadian municipalities, school districts and rural telephone companies	289,023 64	
Interest due	65 71	
Interest accrued	4,266 65	
		316,608 32
3. Cash on hand		50,203 87
4. Cash on deposit with banks		19,182 96
5. Other assets		130,706 58
Total Guaranteed Funds		$ 697,008 39

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 6,774,072 72

Summary

Company Funds	$ 628,997 28
Guaranteed Funds	697,008 39
Estates, Trusts and Agency Funds	6,774,072 72
Grand Total of Assets	$ 8,100,078 39

Liabilities

Company Funds

1. Taxes other than taxes on real estate	$ 2,867 59
2. Reserve fund	70,000 00
3. All other liabilities	20,738 24
4. Dividends to shareholders declared and unpaid	8,997 51
5. Paid up capital	515,556 94
6. Balance of Profit and Loss Account	10,837 00
Total Company Funds	$ 628,997 28

Guaranteed Funds

1. Principal guaranteed	$ 691,768 69
2. Interest due and accrued	5,239 70
Total Guaranteed Funds	$ 697,008 39

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 6,774,072 72

Summary

Company Funds	$ 628,997 28
Guaranteed Funds	697,008 39
Estates, Trusts and Agency Funds	6,774,072 72
Grand Total of Liabilities	$ 8,100,078 39

REVENUE ACCOUNT

Income

1. Interest earned:		
(a) on mortgages	$ 11,483 28	
(b) on bonds, debentures and stocks	7,037 95	
(c) on collateral loans	6,223 45	
(d) on bank deposits	810 91	
		$ 25,555 59
2. Profit on sale of securities and real estate		1,939 05
3. Profit in guaranteed funds		7,146 06
4. Agency fees and commissions earned		94,285 01
5. Other revenue for the year		10,045 95
Total		$ 138,971 66

Expenditure

6. Loss on sale of real estate owned absolutely by the Corporation		$ 486 96
7. Licenses and taxes other than taxes on real estate:		
(a) Provincial	$ 2,113 94	
(b) Municipal	2,482 32	
		4,596 26
8. All other expenses incurred: Salaries, $52,168.01; directors' fees, $2,730.00; auditors' fees, $2,925.00; rents, $6,935.00; travelling expenses, $209.60; printing and stationery, $2,873.90; advertising, $5,002.64; postage, telegrams, telephones and express, $1,740.76; miscellaneous, $8,572.68; total		83,157 59
9. Net profit transferred to Profit and Loss Account		50,730 85
Total		$ 138,971 66

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 4,207 60
Amount transferred from Revenue account	50,730 85
Premium on capital stock sold during year	6,037 75
Total	$ 60,976 20
Dividends to shareholders declared during year	$ 35,184 06
Amount transferred to Special Reserves and Contingency Accounts	14,955 14
Balance of account at December 31st, 1922	10,837 00
Total	$ 60,976 20

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts: Branch Manager, $10,000.00.

2. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 1¾% on Jan. 3, 1922; April 1st, 1922; July 3, 1922 and Oct. 2, 1922.

3. Date appointed for the Annual Meeting: Feb. 26, 1923. Date of last Annual Meeting: Feb. 27, 1922.

4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is $ 1,740 00
The amount of interest due and unpaid, whether capitalized or not 19 97
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year 153 79

5. Amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement.
The Company has a certain contingent liability under its Guarantees of Titles to land, given when the Company was issuing Guarantees of Titles. This business was discontinued eight years ago and no claim has been made during that time, and the outstanding Guarantees of Title are constantly diminishing in number through expiration. The liability at the worst is only nominal.

6. Amount of actual cash receipts during the year, excluding Trust Account receipts, for:	
(a) interest on mortgage investments ..... $	11,914 88
(b) interest on bonds and debentures and dividends on stocks	7,578 95
(c) loans on collateral security	6,115 49
7. Maximum amount of money loaned or advanced at any time during the year to directors	18,907 36
Amount owing, December 31, 1922	15,262 26

CONSTATING INSTRUMENTS

The Title and Trust Company was incorporated in 1905, by Special Act of the Parliament of Canada, 4-5 Edward VII., Chapter 162 (Royal Assent 20th July, 1905). By Section 19 of this Act the Company was required to make an initial deposit with the Receiver-General of Canada to carry on the business of Title Insurance, the said deposit to be increased to $75,000.00 within two years from the date of the issue of such license, and to be further increased as the Treasury Board may from time to time require.

In 1907, by Special Act of the Province of Ontario, 7 Edward, VII, Chap. 118, the Company was upon the conditions therein specified made admissible to registry under The Loan Corporations Act, and initial registry was granted on the 30th August, 1907.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Totals
	$ c.	$ c.	$ c.	$ c.
Company Funds:				
Ontario	206,850 18	1,329 92	2,965 73	211,145 83
Alberta	2,400 00	405 89	41 11	2,847 00
Guaranteed Funds:				
Ontario	176,042 04	206 33	4,058 29	180,306 66
Total	385,292 22	1,942 14	7,065 13	394,299 49

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken:					
Company Funds........	197,119 76	588 05	1,142 46	2,910 50	201,760 77
Guaranteed Funds......	175,078 38	206 33	....	4,017 38	179,302 09
2. Second or subsequent mortgages(where prior mortgages are not entirely owned by the Company) under which no legal proceedings have geen taken					
Company Funds........	8,725 00	5 30	....	92 96	8,823 26
Guaranteed Funds......	963 66	....	....	40 91	1,004 57
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage:					
Company Funds...	3,405 42	....	....	3 38	3,408 80
Total...............	385,292 22	799 68	1,142 46	7,065 13	394,299 49

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.
Property, 6 Oriole Gardens, Toronto	13,500 00	....	69 91	13,500 00
Allan Gardens Apt., Toronto:				
Guaranteed..................	....	....	1,839 66	63,950 00
Company..................	80,000 00	....	1 44	50 00
52 Wellington St. W., Toronto:				
Guaranteed..................	....	....	1,058 02	46,780 89
Company..................	26,000 00	26,000 00	27 57	1,219 11
Total..................	119,500 00	26,000 00	2,996 60	125,500 00

CONSOLIDATED TRUSTS CORPORATION

Head Office, London, Ontario

OFFICERS

President—GEORGE G. McCORMICK.
Vice-Presidents—THOMAS BAKER,
WILLIAM E. ROBINSON.
Manager—H. R. CLEWES.
Secretary—H. R. CLEWES.

DIRECTORS

THOMAS W. SCANDRETT, London.
CHARLES R. HUNT, London.
M. J. KENT, London.
C. ST. C. LEITCH, K.C., St. Thomas.
E. A. MILLER, Aylmer, Ont.
H. P. MACMAHON, London.
D. M. WRIGHT, Stratford.
WM. KENNY, Sarnia.
FRANK A. McCORMICK, London.
WILLIAM WRIGHT, London.

Auditors—A. SCREATON, London; P. D. BALL, London.

CAPITAL

Amount of Capital Stock authorized		$ 1,000,000 00
Amount subscribed—ordinary		285,150 00
Amount paid in cash:		
On $249,600.00 stock fully called	$ 249,600 00	
On $35,550 instalment stock	7,612 77	
		257,212 77

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Amount secured by mortgage on real estate including:	
First mortgages	$ 97,229 02
(*See Schedule B*)	
2. Book value of bonds, debentures and debenture stocks:	
All other bonds *	129,816 84
3. Book value of stocks owned †	73,493 00
4. Cash on deposit with banks	17,455 48
5. Advances to estates, trusts, etc., under administration	576 51
Total Company Funds	$ 318,570 85

**Market value, $126,810 00.*
†*Market value, $65,268 00.*

Guaranteed Funds

1. Amount secured by mortgages on real estate including:	
First mortgages	$ 21,665 00
(*See Schedule B*)	
2. Cash on deposit with banks	1,000 00
Total Guaranteed Funds	$ 22,665 00

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 736,220 28

Summary

Company Funds	$ 318,570 85
Guaranteed Funds	22,665 00
Estates, Trusts and Agency Funds	736,220 28
Grand Total of Assets	$ 1,077,456 13

Liabilities

Company Funds

1. Taxes other than taxes on real estate (Reserve for Taxes)	$	1,200 00
2. Reserve Fund		55,000 00
3. All other liabilities		383 33
4. Paid up capital		257,212 77
5. Balance of Profit and Loss Account		4,774 75
Total Company Funds	$	318,570 85

Guaranteed Funds

1. Principal guaranteed	$	22,665 00
Total Guaranteed Funds	$	22,665 00

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$	736,220 28

Summary

Company Funds	$	318,570 85
Guaranteed Funds		22,665 00
Estates, Trusts and Agency Funds		736,220 28
Grand Total of Liabilities	$	1,077,456 13

REVENUE ACCOUNT

Income

1. Interest earned:				
(a) on mortgages	$	5,500 31		
(b) on bonds, debentures and stocks		4,570 13		
(c) on bank deposits		1,157 98		
			$	11,228 42
2. Profit on sale of securities and real estate				4,240 12
3. Profit in guaranteed funds				164 70
4. Agency fees and commissions earned				4,156 65
5. Other revenue for the year				26 36
Total			$	19,816 25

Expenditure

6. Licenses and taxes other than taxes on real estate:				
(a) Dominion	$	754 43		
(b) Provincial		636 83		
	$	1,391 26		
Less Reserve for Taxes from 1921 earnings		800 00		
			$	591 26
7. Commission on loans and on sale of debentures and real estate				109 25
8. All other expenses incurred: Salaries, $2,661.58; directors' fees, $1,308.33; auditors' fees, $335.00; rents, $83.33; travelling expenses, $5.85; printing and stationery, $260.13; advertising, $110.94; postage, telegrams, telephones and express, $115.74; miscellaneous, $668.31; total				5,549 21
9. Net profit transferred to Profit and Loss Account				13,566 53
Total			$	19,816 25

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$	2,408 22
Amount transferred from Revenue account		13,566 53
Total	$	15,974 75
Amount transferred to Special Reserves and Contingency Accounts	$	11,200 00
Balance of account at December 31st, 1922		4,774 75
Total	$	15,974 75

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: Manager, $10,000.00; Accountant, $5,000.00; Bookkeeper, $2,000.00.
2. Date appointed for the Annual Meeting: Feb. 5th, 1923. Date of last Annual Meeting: Feb. 24th, 1922.
3. Special General Meetings held during year: Jan. 9th, 1922.
4. Amount of actual cash receipts during the year excluding Trust Account receipts for:

(a) interest on mortgage investments	$	6,418 72
(b) interest on bonds and debentures and dividends on stocks		4,570 13

CONSTATING INSTRUMENTS

The Consolidated Trusts Corporation was incorporated June 25th, 1903 by special Act, chapter 10, 3 Edward 7.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	*Total interest accrued	Total
	$ c.	$ c.	$ c
Company Funds:			
Ontario	97,229 02	....	97,229 02
Guaranteed Funds:			
Ontario	21,665 00	....	21,665 00
Total	118,894 02	....	118,894 02

*Not taken into assets.

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
First mortgages under which no legal proceedings have been taken	97,229 02	....	....	....	97,229 02

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Total amount at which carried in Corporation's books
	$ c.	$ c.
Company Funds:		
Part of Lot 8, Plan No. 116, Wallaceburg, Ont.	10,000 00	10,000 00
W. ½ Lot 19, north side Dundas St., City of London, Ont.	7,500 00	7,500 00
Lot 38, Daly St., Ottawa, Ont.; Lots 38 and 39, Slater St., Ottawa; Lot 2, north side, Gladstone Ave., Ottawa	30,000 00	25,500 00
Part Lot 16 (50 acres) Plan M407, Tp. of York, Ontario	31,000 00	25,455 48
Total	78,500 00	68,455 48

THE FIDELITY TRUSTS COMPANY OF ONTARIO

Head Office, London, Ontario

OFFICERS

President—THOMAS H. PURDOM, K.C.
Vice-President—ALEXANDER PURDOM.
Manager—W. J. HARVEY.
Secretary—W. J. HARVEY.

DIRECTORS

THOMAS H. PURDOM, K.C.
ALEXANDER PURDOM.
LLEWELLYN PURDOM.
THOMAS A. ROWAT.
JOHN MILNE.
NATHANIEL MILLS.

Auditors—WM. C. BENSON, London; F. W. RAYMOND, London.

CAPITAL

Amount of Capital Stock authorized		$ 500,000 00
Amount subscribed—ordinary		300,000 00
Amount paid in cash:		
On $105,000.00 stock fully called	$ 105,000 00	
On $195,000.00 stock 10% called	19,500 00	
		124,500 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Amount secured by mortgage on real estate including:		
Second and subsequent mortgages	$ 5,867 52	
Interest due	275 41	
Interest accrued	109 50	
(*See Schedule B*)		$ 6,252 43
2. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 6,000 40	
Interest due	190 80	
Interest accrued	180 00	
		6,371 20
3. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	$ 971 66	
(b) Canadian municipalities, school districts and rural telephone companies	1,429 46	
(c) †All other bonds	11,000 00	
		13,401 12
4. *Book value of stocks owned	$ 101,050 00	
Accrued dividends thereon	24 50	
		101,074 50
5. Cash on deposit with banks		10,477 93
6. All other assets		10,068 75
Total Company Funds		$ 147,645 93

†*Market value, $7,929.00.*
**Market value, $44,134.00.*

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 173,281 50	
Interest due	752 16	
Interest accrued	4,519 88	
(*See Schedule B*)		$ 178,553 54
2. Cash on deposit with banks		1,822 43
Total Guaranteed Funds		$ 180,375 97

Estates, Trust and Agency Funds

Total Estates, Trusts and Agency Funds	$ 411,420 36

Summary

Company Funds	$ 147,645 93
Guaranteed Funds	180,375 97
Estates, Trusts and Agency Funds	411,420 36
Grand Total of Assets	$ 739,442 26

Liabilities

Company Funds

1. Reserve Fund	$ 20,000 00
2. Paid up capital	124,500 00
3. Balance of Profit and Loss Account	3,145 93
Total Company Funds	$ 147,645 93

Guaranteed Funds

1. Principal guaranteed	$ 176,566 45
2. Interest due and accrued	3,809 52
Total Guaranteed Funds	$ 180,375 97

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 411,420 36

Summary

Company Funds	$ 147,645 93
Guaranteed Funds	180,375 97
Estates, Trusts and Agency Funds	411,420 36
Grand Total of Liabilities	$ 739,442 26

REVENUE ACCOUNT

Income

1. Interest earned:		
(a) on mortgages	$ 109 50	
(b) on bonds, debentures and stocks	1,621 78	
(c) on collateral loans	337 55	
(d) on bank deposits	602 72	
		$ 2,671 55
2. Profit in guaranteed funds		1,863 46
3. Agency fees and commissions earned		4,425 87
4. Other revenue for the year		19 50
Total		$ 8,980 38

Expenditure

5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 531 72	
(b) Provincial	435 64	
(c) Municipal	77 75	
		$ 1,045 11
6. All other expenses incurred: Salaries, $2,030.00; auditors' fees, $100.00; legal fees, $18.50; rents, $100.00; printing and stationery, $159.28; advertising, $93.04; postage, telegrams, telephones and express, $97.08; registration fee, $100.00; excise stamps, $62.50; miscellaneous, $130.78; total		2,891 18
7. Net profit transferred to Profit and Loss Account		5,044 09
Total		$ 8,980 38

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 19,658 09
Amount transferred from Revenue account	5,044 09
Total	$ 24,702 18
Dividends to shareholders declared during year	$ 1,556 25
Amount transferred to Special Reserves and Contingency Accounts	20,000 00
Balance of account at December 31st, 1922	3,145 93
Total	$ 24,702 18

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for what sums respectively: Manager, $10,000.00; Accountant, $5,000.00.

2. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 2nd, 1¼%; April 1st, 1¼%.

3. Date appointed for the Annual Meeting: Such date in February as Directors may appoint. Date of last Annual Meeting: February 24th, 1922.

4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans .... $ 1,750 00
   The amount of interest due and unpaid, whether capitalized or not 275 41
   The aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities 13,500 00

5. Amount of actual cash receipts during the year excluding Trust Account receipts for:
   (a) interest on bonds and debentures and dividends on stocks 2,500 02
   (b) loans on collateral security 88 55

CONSTATING INSTRUMENTS

Incorporated on the 23rd of March, 1910, by Letters Patent of Ontario, issued under The Loan Corporations Act, R.S.O. 1897, chap. 205.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Totals
	$ c.	$ c.	$ c.	$ c.
Guaranteed Funds:				
Ontario	173,281 50	752 16	4,519 88	178,553 54
Company Funds:				
Ontario	4,117 52	....	109 50	4,227 02
Saskatchewan	1,750 00	275 41	....	2,025 41
Total	179,149 02	1,027 57	4,629 38	184,805 97

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken: Guaranteed Funds...	171,276 50	272 74	339 42	4,394 23	176,282 89
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken: Company Funds.....	5,867 52	....	275 41	109 50	6,252 43
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession): Guaranteed Funds...	2,005 00	....	140 00	125 65	2,270 65
Total..................	179,149 02	272 74	754 83	4,629 38	184,805 97

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
	$ c.	$ c.	$ c.	$ c.	$ c.
Guaranteed Funds:					
Pt. Lot 16 S. King St., London	14,000 00	....	136 50	8,536 50	....
Pt. Lot 16 S. King St. London.	5,900 00	....	68 80	5,968 80	....
Lot 1, N. Emery St., London.	3,300 00	....	112 85	3,337 85	....
Lot 11 N. King St., London..	65,000 00	....	1,950 00	66,950 00	....
W. ½ Lot 5, Con. 4, Tp. West Zorra....................	5,472 00	....	90 10	5,562 10	....
E. ½ Lot 12, N. York St., London..................	4,000 00	....	45 00	3,045 00	....
W. ½ Lot 12, N. York St., London..................	4,000 00	....	43 35	4,043 35	....
Lot 1, Con. 6, Tp. Gosfield N.	4,154 86	153 41	225 04	4,533 61	....
Lots 184 to 188, Plan 448, Tp. of Westminster...........	3,625 10	....	37 90	3,537 90	....
W. ½ Lot 32, Broken Front Con., City of Toronto.....	4,739 00	....	185 00	4,924 00	....
Company Funds:					
Land, W. Pt. Lot 41, E. Colborne St., London........	3,650 00	467 52	109 50	4,227 02	1,000 00
Total..................	117,840 96	620 93	3,004 04	114,666 13	1,000 00

Note.—The directors have by resolution decided not to receive moneys on deposit or funds for guaranteed investment, and to limit trust business for which security would be required, in the case of individuals, to estates of $10,000 and under.

THE GUELPH TRUST COMPANY

Head Office, Guelph, Ontario

OFFICERS

President—W. E. PHIN.
First Vice-President—GEORGE D. FORBES.
2nd Vice-President and Managing Director—J. E. MCELDERRY.
Assistant Manager—J. M. PURCELL.

DIRECTORS

GEORGE D. FORBES.
J. E. MCELDERRY.
W. E. PHIN.
T. A. KEATINGE.
JOHN CROWE.
J. R. PHIN.
J. R. HOWITT.
J. JAMES SHAW.

Auditors—J. M. SCULLY, F.C.A., Kitchener; J. SCULLY, Kitchener.

CAPITAL

Amount of Capital Stock authorized		$ 1,000,000 00
Amount subscribed—ordinary		379,500 00
Amount paid in cash:		
On $258,000.00 stock fully called	$ 258,000 00	
On $121,500.00 stock 33⅓% called	40,500 49	
		298,500 49

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Amount secured by mortgage on real estate including:		
First mortgages	$ 228,998 59	
Interest due	11,140 02	
Interest accrued	6,533 84	
(*See Schedule B*)		$ 246,672 45
2. Book value of bonds and debentures:		
(a) Government:—Dominion and Provincial	$ 44,923 02	
(b) Canadian municipalities	14,204 78	
Interest accrued	523 39	
		59,651 19
3. Cash on hand		4,655 26
4. Cash on deposit with banks		29,999 69
5. All other assets		14,794 77
Total Company Funds		$ 355,773 36

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 239,418 79	
Interest due	5,606 52	
Interest accrued	4,610 76	
(*See Schedule B*)		$ 249,636 07
2. Cash on hand		1,082 50
3. Cash on deposit with banks		8,333 05
Total Guaranteed Funds		$ 259,051 62

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 251,499 33

Summary

Company Funds	$ 355,773 36
Guaranteed Funds	259,051 62
Estates, Trusts and Agency Funds	251,499 33
Grand Total of Assets	$ 866,324 31

Liabilities

Company Funds

1. Taxes other than taxes on real estate (War Taxes accrued under the Special War Revenue Act, 1915)	$ 135 69
2. Reserve Fund	40,600 00
3. Dividends to shareholders declared and unpaid	7,462 51
4. Paid up capital	298,500 49
5. Balance of Profit and Loss Account	9,074 67
Total Company Funds	$ 355,773 36

Guaranteed Funds

1. Principal guaranteed	$ 238,036 76
2. Interest due and accrued	6,240 11
3. Balance (due The Guelph Trust Co., Company Funds)	14,774 75
Total Guaranteed Funds	$ 259,051 62

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 251,499 33

Summary

Company Funds	$ 355,773 36
Guaranteed Funds	259,051 62
Estates, Trusts and Agency Funds	251,499 33
Grand Total of Liabilities	$ 866,324 31

REVENUE ACCOUNT

Income

1. Interest earned:		
(a) on mortgages	$ 19,349 92	
(b) on bonds and debentures	3,712 71	
(c) on bank deposits	37 51	
		$ 23,100 14
2. Profit in guaranteed funds		5,151 91
3. Agency fees and commissions earned		2,678 42
4. Other revenue for the year		865 99
Total		$ 31,796 46

Expenditure

5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 2,458 31	
War Taxes accrued under Special War Revenue Act	135 69	
(b) Provincial Taxes and registration fees	615 34	
(c) Municipal	171 11	
		$ 3,380 45
6. Commission paid on Guaranteed Investment Receipts		39 28
7. All other expenses incurred: Salaries, $1,000.00; legal fees, $10.00; printing and stationery, $280.55; advertising, $40.32; postage, telegrams, telephones and express, $111.30; exchange, $11.53; miscellaneous, $91.68; total		1,545 38
8. Net profit transferred to Profit and Loss Account		26,831 35
Total		$ 31,796 46

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 7,150 26
Amount transferred from Revenue account	26,831 35
Premium on capital stock sold during year	300 00
Total	$ 34,281 61
Dividends to shareholders declared during year	$ 14,906 94
Amount transferred to Reserve Fund	10,300 00
Balance of account at December 31st, 1922	9,074 67
Total	$ 34,281 61

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: Managing Director, $10,000.00; Assistant Manager, $6,000.00; other officers, $14,000.00.

2. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3rd and July 3rd, 5% per annum.

3. Date appointed for the Annual Meeting: February 28th, 1923. Date of last Annual Meeting: February 15th, 1922.

4. Amount of actual cash receipts during the year excluding Trust Account receipts for:

(a) interest on mortgage investments	$ 19,257 61
(b) interest on bonds and debentures	3,992 22

5. Amount of interest permanently capitalized during the year	107 70

6. Dates and amounts of any sums loaned or advanced to Guaranteed Account:
The only sums advanced to Guaranteed Account during the year 1922 were: January, 1922, $4,116.31; July, 1922, $1,508.64. These amounts were in connection with the half-yearly payments of interest on the Guaranteed Investment Receipts issued.

CONSTATING INSTRUMENTS

Incorporated on the 26th day of May, 1917, by Letters Patent of Ontario, issued under the Loan and Trusts Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:				Included in principal column	
Ontario	8,300 00	48 80	100 98		8,449 78
Saskatchewan	213,498 59	9,340 67	6,313 52		229,152 78
Alberta	7,200 00	1,750 55	119 34		9,069 89
Total Company Funds	228,998 59	11,140 02	6,533 84	....	246,672 45
Guaranteed Funds:				Included in principal column	
Ontario	40,938 42	29 24	261 85		41,229 51
Saskatchewan	198,480 37	5,577 28	4,348 91		208,406 56
Total Guaranteed Funds	239,418 79	5,606 52	4,610 76		249,636 07

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken:					
Company Funds.....	228,998 59	6,777 19	4,362 83	6,533 84	246,672 45
Guaranteed Funds...	239,418 79	3,755 06	1,851 46	4,610 76	249,636 07
Total.................	468,417 38	10,532 25	6,214 29	11,144 60	496,308 52

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds						
S. ½ 14 and S.E. ¼ 15-19-11, W. 2, Sask.	9,565 00	....	600 00	674 26	701 27	9,467 32
All 11-30-14, W. 3, Sask............	10,000 00	30 02	7 40	....	56 82	8,594 24
N.W. 26 and E. ½-34-14-23, W. 4, Alt.	7,200 00	....	2,800 00	1,750 55	119 34	9,069 89
Total.........................	26,765 00	30 02	3,407 40	2,424 81	877 43	27,131 45

THE IMPERIAL TRUSTS COMPANY OF CANADA

Head Office, Toronto, Ontario

OFFICERS

President—BRIG.-GEN. JAS. H. MITCHELL. Vice-President—ARTHUR J. JACKSON.
Manager—JOHN A. WITHROW.

DIRECTORS

BRIG. GEN. JAS. H. MITCHELL.
A. J. JACKSON.
A. C. MCMASTER, K.C.
E. J. B. DUNCAN.
A. W. MARQUIS, K.C.
THE HON. GEO. LYNCH-STAUNTON, K.C.
SIGMUND SAMUEL.

Auditors—STIFF BROS. AND SIME, Toronto; RIDDELL, STEAD, GRAHAM AND HUTCHISON, Toronto.

CAPITAL

Amount of Capital Stock authorized	$ 500,000 00
Amount subscribed—ordinary	400,000 00
Amount paid in cash:	
On $400,000.00 stock 50% called	238,183 79

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate (less encumbrances, $4,700.00) held by the Corporation:		
Office premises	$ 85,093 75	
Freehold land (including buildings)	3,300 00	
		$ 88,393 75
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 26,000 00	
Second and subsequent mortgages	20,575 00	
Agreements for sale	102,050 00	
Interest accrued	1,004 28	
(*See Schedule B*)		149,629 28
3. Book value of stocks owned		76,838 56
4. Cash on hand		12 09
5. Cash on deposit with banks, $19,851.99; elsewhere, $105.62		19,957 61
6. Advances to estates, trusts, etc., under administration		785 51
7. All other assets		8,724 23
Total Company Funds		$ 344,341 03

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 191,396 40	
Second and subsequent mortgages	30,000 00	
Agreements for sale	8,130 51	
Interest due	7 53	
Interest accrued	3,280 40	
(*See Schedule B*)		$ 232,814 84
2. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 135,987 24	
(b) Canadian municipalities, school districts and rural telephone companies	71,417 41	
Interest due	339 86	
Interest accrued	4,113 80	
		211,858 31
3. Cash on hand		16,971 93
4. Cash on deposit with banks, $160,959.54; elsewhere, $12,372.42		173,331 96
5. Other assets		238,719 19
Total Guaranteed Funds		$ 873,696 23

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 3,850,299 65

Summary

Company Funds	$ 344,341 03
Guaranteed Funds	873,696 23
Estates, Trusts and Agency Funds	3,850,299 65
Grand Total of Assets	$ 5,068,336 91

Liabilities

Company Funds

1. Salaries, rents and other expenses due and accrued	$ 1,648 10
2. Reserve Fund	50,000 00
3. Contingency Fund	16,466 21
4. All other liabilities	2,609 35
5. Dividends to shareholders declared and unpaid	7 50
6. Paid up capital	238,183 79
7. Balance of Profit and Loss Account	35,426 08
Total Company Funds	$ 344,341 03

Guaranteed Funds

1. Principal guaranteed	$ 864,904 67
2. Interest due and accrued	8,791 56
Total Guaranteed Funds	$ 873,696 23

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 3,850,299 65

Summary

Company Funds	$ 344,341 03
Guaranteed Funds	873,696 23
Estates, Trusts and Agency Funds	3,850,299 65
Grand Total of Liabilities	$ 5,068,336 91

REVENUE ACCOUNT

Income

1. Rents earned (including $8,500.00 on office premises)		$ 21,182 66
2. Interest earned:		
(a) on mortgages and agreements of sale	$ 7,250 77	
(b) on bonds, debentures and stocks	23 92	
(c) on bank deposits	40 97	
		7,315 66
3. Profit in guaranteed funds		51,050 63
4. Agency fees and commissions earned		19,078 13
5. Other revenue for the year		5,778 96
Total		$ 104,406 04

Expenditure

6. Real estate expenditure		$ 10,133 90
7. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 936 10	
(b) Provincial	1,542 09	
(c) Municipal	1,471 96	
		3,950 15
8. All other expenses incurred: Salaries, $25,919.37; directors' fees and salaries, $16,249.70; auditors' fees, $1,600.00; legal fees, $44.15; rents, $8,500.00; printing and stationery, $1,356.38; advertising, $1,173.75; postage, $421.49; miscellaneous, $3,625.02; total		58,889 86
9. Net profit transferred to Profit and Loss Account		31,432 13
Total		$ 104,406 04

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 22,644 96
Amount transferred from Revenue account	31,432 13
Total	$ 54,077 09
Dividends to shareholders declared during year	$ 13,665 28
Amount transferred to Special Reserves and Contingency Accounts (depreciation)	3,096 62
Office furniture and fixtures written off	1,889 11
Balance of account at December 31st, 1922	35,426 08
Total	$ 54,077 09

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: Manager, $20,000.00.

2. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: December 31st, 1922, 6 % per annum.

3. Date appointed for the Annual Meeting: February 21st, 1923. Date of last Annual Meeting: February 14th, 1922.

4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is	$ 201,500 00
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year	7,698 74
The aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities	31,500 00
5. Amount of actual cash receipts during the year excluding Trust Account receipts for:	
(a) interest on mortgage investments and agreement of sale	6,972 84
(b) interest on bonds and debentures and dividends on stocks	5,569 73
(c) net revenue from real estate	2,548 76

CONSTATING INSTRUMENTS

Incorporated on the 23rd day of June, 1887, by Special Act of the Dominion of Canada, 50-51 Vic., chap. 115 (D), which in 1890 was amended by 53 Vic., chap. 101 (D).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total Principal unpaid	Total Interest due	Total interest accrued	Totals
	$ c.	$ c.	$ c.	$ c.
Company Funds:				
First mortgages, Ontario	26,000 00	....	458 90	26,458 90
Second mortgage, Ontario	20,575 00	....	84	20,575 84
Agreement of Sale, Ontario	98,000 00	....	402 74	98,402 74
Agreement of Sale, Alberta	4,050 00	....	141 80	4,191 80
Guaranteed Funds:				
First mortgages, Ontario	191,396 40	....	2,971 82	194,368 22
Second mortgages, Ontario	30,000 00	....	92 05	30,092 05
Agreement of Sale, Alberta	8,130 51	7 53	216 53	8,354 57
Total	378,151 91	7 53	4,284 68	382,444 12

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken:					
Company Funds	26,000 00	....	....	458 90	26,458 90
Guaranteed Funds	191,396 40	....	....	2,971 82	194,368 22
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken:					
Company Funds	20,575 00	....	....	84	20,575 84
Guaranteed Funds	30,000 00	....	....	92 05	30,092 05
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage:					
Company Funds	4,050 00	....	....	141 80	4,191 80
Guaranteed Funds	8,130 51	7 53	....	216 53	8,354 57
5. (a) Amount secured by agreements for sale or purchase of property subject to prior mortgage or other charges:					
Company Funds	98,000 00	....	....	402 74	98,402 74
(b) Amount of such prior mortgage or charges, $19,000.00.					
(c) Aggregate amount of sale price of properties covered by such agreements, $139,911.00.					
Total	378,151 91	7 53	....	4,284 68	382,444 12

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
	$ c.	$ c.	$ c.	$ c.
Company Funds:				
Melbourne Mansions (Apartment House)...	60,000 00	377 57	18,750 00	....
(See also under Guaranteed Funds)				
32 Laburnum Ave........................	7,250 00	81 33	7,250 00	....
Parliament and Dundas Sts. (leasehold property)............................	19,000 00	....	18,875 00	....
Agreement of Sale, 19-23 Richmond St. W. .	98,000 00	402 74	98,000 00	19,000 00
Guaranteed Funds:				
160 Huron St..........................	75,000 00	1,282 72	73,500 00	....
1543 Bloor St. W.......................	30,000 00	92 05	30,000 00	*12,500 00
606-8 Ontario St.......................	16,000 00	145 18	14,400 00	....
126 St. George St......................	11,000 00	143 45	11,000 00	....
Melbourne Mansions.....................	....	755 14	37,500 00	....
(See also under Company Funds)				
Total............................	316,250 00	3,280 18	309,275 00	31,500 00

*Held by The Imperial Trusts Company on Mortgage Account.

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED

Head Office, London, Ontario

Officers

President—Arthur T. Little.
Manager—John S. Moore.
Vice-Presidents—Col. T. S. Hobbs.
Hon. C. S. Hyman.

Directors

G. B. Harris, London.
A. M. Smart, London.
Geo. Mair, Windsor.
C. R. Somerville, London.
John Pringle, London.
John M. Dillon, London.
Geo. C. Gunn, London.
Geo. M. Reid, London.
Gordon J. Ingram, London.
Geo. G. Moncrieff, Petrolia.
Colin M. Duffield, London.
W. M. Gartshore, London.

Auditors—F. G. Jewell, London; Andrew Dale, London.

Capital

Amount of Capital Stock authorized	$ 500,000 00
Amount subscribed—ordinary	500,000 00
Amount paid in cash:	
On $500,000.00 stock fully called	500,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the Corporation:		
Office premises, less amount reserved for depreciation		$ 120,000 00
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 390,831 18	
Agreements for sale	3,229 90	
Interest due	3,244 29	
Interest accrued	8,264 94	
(*See Schedule B*)		405,570 31
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 79,716 11	
Interest due	310 67	
Interest accrued	1,567 41	
		81,594 19
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 130,189 37	
(b) Canadian municipalities, school districts and rural telephone companies	4,074 80	
(c) All other bonds	5,301 87	
Interest accrued	1,165 28	
		140,731 32
5. Cash on deposit with banks		49,199 51
Total Company Funds		$ 797,095 33

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$12,260,262 01

Summary

Company Funds	$ 797,095 33
Estates, Trusts and Agency Funds	12,260,262 01
Grand Total of Assets	$13,057,357 34

Liabilities

Company Funds

1. Reserve Fund	$ 275,000 00
2. All other liabilities	1,960 74
3. Dividends to shareholders declared and unpaid	8,750 00
4. Paid up capital	500,000 00
5. Balance of Profit and Loss Account	11,384 59
Total Company Funds	$ 797,095 33

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$12,260,262 01

Summary

Company Funds	$ 797,095 33
Estates, Trusts and Agency Funds	12,260,262 01
Grand Total of Liabilities	$13,057,357 34

REVENUE ACCOUNT

Income

1. Rents earned (including $300.00 on office premises)		$ 300 00
2. Interest earned:		
(a) on mortgages	$ 31,508 28	
(b) on bonds, debentures and stocks	17,845 10	
(c) on collateral loans	9,021 50	
(d) on bank deposits	1,712 77	
		60,087 65
3. Profit on sale of securities and real estate		4,593 07
4. Amount by which ledger values of assets were written up (amounts previously written down and since recovered)		46,052 69
5. Profit in guaranteed funds		495 85
6. Agency fees and commissions earned		46,387 58
7. Other revenue for the year		2,251 42
Total		$ 160,168 26

Expenditure

8. Interest incurred		$ 1,101 75
9. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 3,712 73	
(b) Provincial	2,299 01	
(c) Municipal	2,116 76	
		8,128 50
10. Commission on loans and on sale of debentures and real estate		2,034 46
11. All other expenses incurred: Salaries, $29,828.40; directors' fees, $1,178.20; auditors' fees, $3,000.00; legal fees, $500.00; travelling expenses, $97.00; printing and stationery, $2,150.90; advertising, $1,997.85; postage, telegrams, telephones and express, $1,160.33; miscellaneous, $6,829.88; total		46,742 56
12. Net profit transferred to Profit and Loss Account		102,160 99
Total		$ 160,168 26

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 5,628 48
Amount transferred from Revenue account	102,160 99
Total	$ 107,789 47

Dividends to shareholders declared during year	$ 35,000 00
Amount transferred to Special Reserves and Contingency Accounts	55,000 00
Reserve for office building and equipment depreciation	6,404 88
Balance of account at December 31st, 1922	11,384 59
Total	$ 107,789 47

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively:

Manager	$ 5,000 00
Accountant	5,000 00
Trusts Officer	5,000 00
Second Trusts Officer	5,000 00
Inspector	2,000 00
Clerk	3,000 00
Teller	2,000 00
Ledger Keeper	2,000 00
Clerk	5,000 00
Clerk	1,000 00
Clerk	1,000 00
Clerk	1,000 00
Clerk	1,000 00
Total	$ 38,000 00

2. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 2nd, 1922; April 1st, 1922; July 2nd, 1922; October 1st, 1922, 7% per annum in each case.

3. Date appointed for the Annual Meeting: February 15th, 1923. Date of last Annual Meeting: February 16th, 1922.

4. Amount of actual cash receipts during the year excluding Trust Account receipts for:

(a) interest on mortgage investments	$ 23,795 22
(b) interest on bonds and debentures and dividends on stocks	9,442 80
(c) loans on collateral security	8,728 87

5. Amount of interest permanently capitalized during the year 23 14

CONSTATING INSTRUMENTS

Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1887, chap. 157. See also Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Ontario	390,739 68	3,244 29	8,264 94	3,321 40	405,570 31

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
1. First mortgages under which no legal proceedings have been taken.....	390,831 18	1,497 56	1,644 25	8,213 37	402,186 36
2. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage............	3,229 90	102 48	....	51 57	3,383 95
(b) Aggregate amount of sale price of properties covered by such agreements, $5,200.00.					
Total................	394,061 08	1,600 04	1,644 25	8,264 94	405,570 31

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Subdivision of Park Lot 5, South of Van Norman St., Plan 115, Lots 6, 7, 8, 9, 10, 13, E. 120 feet of 11 and 12, E. 20 feet of 23, Port Arthur, Ontario......................	15,000 00	9 07	15,000 00	1,626 27	175 00	16,810 34

MERCANTILE TRUST COMPANY OF CANADA, LIMITED

Head Office, Hamilton, Ontario

OFFICERS

President—CYRUS A. BIRGE.
Vice-Presidents—HENRY L. ROBERTS.
JAMES TURNBULL.
Manager—S. C. MACDONALD.
Secretary—S. C. MACDONALD.

DIRECTORS

F. F. DALLEY.
C. C. DALTON.
T. C. HASLETT, K.C.
SIR JOHN S. HENDRIE.
J. F. KAVANAGH.
JOHN I. McLAREN.
D'ARCY MARTIN, K.C.
W. H. MERRITT.
HON. S. C. MEWBURN.
STANLEY MILLS.
C. S. WILCOX.
W. A. WOOD.

Auditors—C. S. SCOTT, F.C.A., Hamilton; G. E. F. SMITH, C.A., Hamilton

CAPITAL

Amount of Capital Stock authorized	$ 1,000,000 00
Amount subscribed—ordinary	500,000 00
Amount paid in cash	500,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate (less encumbrances) held by the corporation:		
Office premises	$ 89,500 00	
Freehold land (including buildings)	19,874 69	
		$ 109,374 69
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 471,128 36	
Agreements for sale	45,171 93	
Interest due	32,567 69	
Interest accrued	15,331 41	
(*See Schedule B*)		564,199 39
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 32,115 15	
Interest due	124 31	
		32,239 46
4. Book value of bonds, debentures and debenture stocks:		
(a) Government: Dominion, Provincial and United Kingdom	$ 7,539 22	
(b) Canadian municipalities, school districts and rural telephone companies	1,547 86	
(c) All other bonds	2,995 79	
		12,082 87
5. Cash on hand		900 00
6. Advances to estates, trusts, etc., under administration		12,635 63
Total Company Funds		$ 731,432 04

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 251,401 22	
Interest due	1,014 17	
Interest accrued	4,189 60	
(*See Schedule B*)		$ 256,604 99
2. Book value of bonds, debentures and debenture stocks:		
All other bonds		9,000 00
3. Cash on deposit with banks		850 37
Total Guaranteed Funds		$ 266,455 36

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 6,189,291 15

Summary

Company Funds	$ 731,432 04
Guaranteed Funds	266,455 36
Estates, Trusts and Agency Funds	6,189,291 15
Grand Total of Assets	$ 7,187,178 55

Liabilities

Company Funds

1. Taxes other than taxes on real estate	$ 3,500 00
2. Reserve Fund	150,000 00
3. Contingency fund	25,000 00
4. All other liabilities	34,484 12
5. Dividends to shareholders declared and unpaid	7,500 00
6. Paid up capital	500,000 00
7. Balance of Profit and Loss Account	10,947 92
Total Company Funds	$ 731,432 04

Guaranteed Funds

1. Principal guaranteed	$ 263,032 93
2. Interest due and accrued	3,422 43
Total Guaranteed Funds	$ 266,455 36

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 6,189,291 15

Summary

Company Funds	$ 731,432 04
Guaranteed Funds	266,455 36
Estates, Trusts and Agency Funds	6,189,291 15
Grand Total of Liabilities	$ 7,187,178 55

REVENUE ACCOUNT

Income

1 Rents earned (including office premises)		$ 900 00
2. Interest earned:		
(a) on mortgages	$ 38,324 88	
(b) on bonds, debentures and stocks	4,130 46	
(c) on collateral loans	3,632 14	
		46,087 48
3. Profit on sale of securities and real estate		2,524 78
4. Profit in guaranteed funds		3,804 28
5. Agency fees and commissions earned		44,318 77
6. Other revenue for the year		4,447 53
Total		$ 102,082 84

Expenditure

7. Interest incurred		$ 5,228 88
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 1,894 48	
(b) Provincial	2,689 42	
(c) Municipal	975 45	
		5,559 35
9. Commission on loans and on sale of debentures and real estate		616 50
10. All other expenses incurred: Salaries, $25,178.70; directors' fees, $2,360.00; auditors' fees, $1,036.90; legal fees, $18.30; travelling expenses, $833.40; printing and stationery, $1,706.91; advertising, $4,571.79; postage, telegrams, telephones and express, $1,023.78; miscellaneous, $5,332.03; total		42,061 81
11. Net profit transferred to Profit and Loss Account		48,616 30
Total		$ 102,082 84

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 6,831 62
Amount transferred from Revenue account	48,616 30
Total	$ 55,447 92

Dividends to shareholders declared during year	**$** 30,000 00
Amount transferred to Special Reserves and Contingency Accounts	14,500 00
Balance of account at December 31st, 1922	10,947 92
Total	$ 55,447 92

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: Manager, $15,000.00; Accountant, $10,000.00; Trust Officer, $10,000.00; Sundry members of staff for amounts aggregating another $13,500.00.

2. Dividend-days of the Corporation in 1922, and rate or rates of dividends declared payable on those days respectively: January 2, 1½%; April 1, 1½%; July 2, 1½%; October 1, 1½%.

3. Date appointed for the Annual Meeting: None appointed. Date of last Annual Meeting: February 19, 1923.

4. Amount of actual cash receipts during the year excluding Trust Account receipts for:

(a) interest on mortgage investments	$ 23,665 00
(b) interest on bonds and debentures and dividends on stocks	4,603 23
(c) loans on collateral security	3,939 92

5. Dates and amounts of any sums loaned or advanced to Guaranteed Account, Sept. 30th, 1922	2,500 00

CONSTATING INSTRUMENTS

The Mercantile Trust Company of Canada, Limited, was incorporated by Letters Patent of the Dominion of Canada, bearing date 12th November, 1906.

Authorized by special Act of the Legislature of Ontario, 7 Edw. VII., chap. 115, to transact business therein as specified in section 1 (3) of the said Act, which enacts as follows:

"(3) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Trust Companies Act, and shall be subject to the general provisions of the said Act, and of the general public law of the said Province relating to trust companies and trusts."

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Alberta...........	206,861 83	26,040 83	9,550 69	1,663 41	244,116 76
British Columbia...	26,089 74	387 15	568 18	2 18	27,047 25
Manitoba.........	23,041 30	691 13	49 67	4 25	23,786 35
Ontario...........	237,856 68	2,819 13	4,239 06	28 94	244,943 81
Saskatchewan.....	20,339 08	2,629 45	923 81	412 88	24,305 22
Total.......	514,188 63	32,567 69	15,331 41	2,111 66	564,199 39
Guaranteed Funds:					
Alberta...........	26,858 63	168 54	1,123 59	31 26	28,182 02
Ontario...........	224,500 63	845 63	3,066 01	10 70	228,422 97
Total.......	251,359 26	1,014 17	4,189 60	41 96	256,604 99

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
1. First mortgages under which no legal proceedings have been taken.............	471,128 36	8,005 10	20,386 46	15,103 24	514,623 16
2. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage............	45,171 93	2,021 53	2,154 60	228 17	49,576 23
(b) Aggregate amount of sale price of properties covered by such agreements, $66,775.00.					
Total...............	516,300 29	10,026 63	22,541 06	15,331 41	564,199 39
Guaranteed Funds:					
1. First mortgages under which no legal proceedings have been taken.........	251,401 22	1,014 17	....	4,189 60	256,604 99

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
Company Funds	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
E. ½ 24-16-27, W. 4, Alta; E ½ 14-16-27, W. 4, Alta	13,000 00		4,000 00		1,037 15	14,037 15
Sections 6 and 7-17-26, W. 4, Alta	15,000 00		6,000 00		1,196 71	16,196 71
S.W. cor. Park and King Sts., Hamilton, 46 ft. 4 in. x 137 ft	13,799 24				12 22	13,758 11
N.W. cor. 14th and Assiniboine Ave., Brandon, Man	25,375 00	50	5,000 00	691 13	3 65	19,736 58
Lot 20, S. side Main St. W., Hamilton	15,000 00				221 51	15,221 51
Lot 6, Con. 1, Glanford, 140 acres	13,000 00			453 75	182 00	13,635 75
15 James St. N., and 533 York St., Hamilton	25,000 00				378 77	25,378 77
Pt. Lot 1, King and James Sts., Hamilton, 22 ft	35,000 00				1,140 13	36,140 13
No. 694 2,000 ft.on siding, Davenport, and sundry other properties	26,133 39			1,606 90	429 29	28,169 58
	181,307 63	50	15,000 00	2,751 78	4,601 43	182,274 29
Guaranteed Funds						
Lots 44-45, Con. 3, Ancaster	25,000 00				120 21	25,120 21
Pt. Lots 21-22, E. side Hughson St. S., Hamilton	23,000 00		18,000 00		136 11	18,136 11
Lots 174-5-6-183-4, N. pt. 185, Block-Robinson, Bay, Park and Charlton Sts., Hamilton	17,000 00		17,000 00		87 31	17,087 31
Lot 27, N. pt. Agnes St., Toronto, Ont.	17,978 75			271 25	56 65	18,306 65
Total	82,978 75		35,000 00	271 25	400 28	78,650 28

MONTREAL TRUST COMPANY

Head Office, Montreal, Quebec.

OFFICERS

President—SIR H. S. HOLT
Vice-President—A. J. BROWN, ESQ., K.C.
General Manager—F. G. DONALDSON
Manager and Secretary—W. S. GREENE

DIRECTORS

SIR H. S. HOLT.
A. J. BROWN, ESQ., K.C.
ROBERT ADAIR.
HUGH PATON.
J. E. ALDRED
JAMES REDMOND.
GEORGE CAVERHILL.
F. W. ROSS.
HON. N. CURRY.
G. H. DUGGAN.
A. HAIG SIMS.
HON. R. DANDURAND.
F. P. JONES.
WM. MOLSON MACPHERSON.
C. E. NEILL.
E. L. PEASE.
F. W. MOLSON.
F. G. DONALDSON.
HON. SMEATON WHITE.
C. B. MCNAUGHT.
SIR WM. PRICE.

Auditors—DELOITTE, PLENDER, GRIFFITHS and CO., Montreal.

CAPITAL

Amount of Capital Stock authorized	$ 1,000,000 00
Amount subscribed—ordinary	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922.

Assets

Company Funds.

1. Book value of real estate held by the corporation:		
Office premises	$ 409,458 28	
Freehold land (including buildings)	32,705 26	
		$ 442,163 54
2. Rents due		5,774 19
3. Amount secured by mortgage on real estate including:		
First mortgages	$ 279,814 18	
Second and subsequent mortgages	155,500 00	
Interest due	4,742 42	
Interest accrued	3,567 09	
(*See Schedule B.*)		443,623 69
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal and interest		877,111 13
5. Book value of bonds, debentures and debenture stocks:		
(a) Canadian municipalities, school districts and rural telephone companies	$ 5,000 00	
(b) All other bonds	134,699 24	
Interest accrued	2,904 57	
		142,603 81
6. Book value of stocks owned		1,354,371 25
7. Cash on hand		1,098 91
8. Cash on deposit with banks		17,592 80
10. Deposits with Provincial Governments		435,000 00
11. All other assets		115,678 60
Total Company Funds		$ 3,835,017 92

Guaranteed Funds.

1. Call Loans secured by stocks, bonds, etc.	$ 3,746,736 13
Total Guaranteed Funds	$ 3,746,736 13

Estates, Trusts and Agency Funds.

Total Estates, Trusts and Agency Funds	$92,682,260 48

Summary.

Company Funds	$ 3,835,017 92
Guaranteed Funds	3,746,736 13
Estates, Trusts and Agency Funds	92,682,260 48
Grand Total of Assets	$100,264,014 53

Liabilities

Company Funds.

1. (a) Money borrowed from banks:	
With security	$ 542,279 00
(b) Money borrowed elsewhere:	
Without security	687,008 83
2. Taxes other than taxes on real estate	14,959 69
3. Reserve Fund	1,000,000 00
4. Contingency Fund Reserve	154,758 36
5. All other liabilities	52,377 11
6. Dividends to shareholders declared and unpaid	30,000 00
7. Paid up capital	1,000,000 00
8. Balance of Profit and Loss Account	353,634 93
Total Company Funds	$ 3,835,017 92

Guaranteed Funds.

1. Principal guaranteed	$ 3,746,736 13
Total Guaranteed Funds	$ 3,746,736 13

Estates, Trusts and Agency Funds.

Total Estates, Trusts and Agency Funds	$92,682,260 48

Summary.

Company Funds	$ 3,835,017 92
Guaranteed Funds	3,746,736 13
Estates, Trusts and Agency Funds	92,682,260 48
Grand Total of Liabilities	$100,264,014 53

REVENUE ACCOUNT

Income

1. Rents earned—(Including $62,765.90 on office premises)		$ 62,765 90
2. Interest earned:		
(a) on mortgages	$ 16,854 42	
(b) on bonds, debentures and stocks	90,238 99	
(c) on collateral loans	44,046 50	
(d) on bank deposits, etc	9,641 15	
		160,781 06
3. Agency fees and commissions earned		51,022 43
4. Other revenue for the year		139,434 75
Total		$ 414,004 14

Expenditure

5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 217 97	
(b) Provincial	3,666 91	
(c) Municipal	14,026 15	
		$ 17,911 03

6. All other expenses incurred: Salaries, $93,673.85; directors' fees, $10,000; auditors fees, $2,900; legal fees, $825.89; rents & light, $10,257.16; fuel and power, $8,933.06; printing and stationery, $5,793.15; advertising, $6,389.75; postage, telegrams, telephones and express, $3,036.61; miscellaneous, $15,509.31; total	$ 157,318 78
7. Net profit transferred to Profit and Loss Account	238,774 33
Total	$ 414,004 14

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 252,691 90
Amount transferred from Revenue account	238,774 33
Total	$ 491,466 23
Dividends to shareholders declared during year	$ 120,000 00
Dominion Income Tax	15,831 30
Subscription to McGill University, Centennial Fund	2,000 00
Balance of account at December 31st, 1922	353,634 93
Total	$ 491,466 23

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: All the officers of the Company for a total of $159,500.00.

2. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 15th January, April, July, October (3% quarterly), 12% per annum.

3. Date appointed for the Annual Meeting: Any day in January at the will of directors. Date of last Annual Meeting: January 17th, 1922.

4. In the case of any Company whose stocks, bonds or debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans, $66,155.77.
   The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year, $3,866.35.

5. Amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement, $294,000.00.

6. Amount of actual cash receipts during the year excluding Trust Account receipts for:

(a) interest on mortgage investments	$ 17,109 69
(b) interest on bonds and debentures and dividends on stocks	103,268 41
(c) loans on collateral security	1,723,339 30
(d) net revenue from real estate	17,929 78

7. Maximum amount of money loaned or advanced at any time during the year to directors, $15,300.00; amount owing December 31, 1922, $15,300.00.

CONSTATING INSTRUMENTS

The Montreal Trust Company was incorporated on the 21st day of March, 1889, by special Act of the Province of Quebec, 52 Vic., c. 72 (Q.) and subsequent special amending Act, under the name of the Montreal Safe Deposit Company.

By special Acts the name was changed in 1895 to the Montreal Trust and Deposit Company (59 Vic., c. 70 (Q)., and again in 1909 to the Montreal Trust Company (9 Edw. VII, c. 115 (Q).

Authorized by Order-in-Council to carry on business in the Province of Ontario as from the 11th day of March, 1909, subject to certain conditions and limitations.

Registered on the Trust Companies Register, 21st January, 1913.

The Company has a deposit with the Province of Ontario, amounting to $200,000.00.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid.	Total interest due	Total interest accrued.	Totals
	$ c.	$ c.	$ c.	$ c.
Company Funds.				
Quebec	279,450 00		2,581 80	282,031 80
British Columbia	73,301 09	2,195 81	52 15	75,549 05
Nova Scotia	7,000 00		69 04	7,069 04
Alberta	30,763 09			30,763 09
Manitoba	2,000 00		29 92	2,029 92
Saskatchewan	15,000 00		429 04	15,429 04
Newfoundland	25,000 00	2,546 61	405 14	27,951 75
Ontario	2,800 00			2,800 00
Total	435,314 18	4,742 42	3,567 09	443,623 69

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
Company Funds.	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken	279,814 18	2,666 10	2,076 32	3,567 09	288,123 69
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken	*155,500 00				155,500 00
Total	435,314 18	2,666 10	2,076 32	3,567 09	443,623 69

*At December 31st 1922, the Company held $6,000.00 Victory Bonds as Collateral Security in respect of $5,500.00 of these Mortgages and absolute valid guarantees in respect of the balance. The Loans have since been repaid.

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
	$ c.	$ c.	$ c.	$ c.
Land situated St. Catherine and Mountain Streets, Montreal, Lots 1704/5 St. Antoine Ward....................	50,000 00	* 100,000 00	150,000 00	250,000 00

*At December 31st 1922, the Company held valid guarantees in regard to this item. Loan has since been repaid.

NATIONAL TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—SIR JOSEPH FLAVELLE, BART.
Vice-Presidents—E. R. WOOD,
W. E. RUNDLE
HERBERT C. COX,
General Manager—W. E. RUNDLE.
Assistant Manager—J. C. BRECKENRIDGE.
Secretary—E. CASSIDY.
Assistant Secretary—C. HUCKVALE.

DIRECTORS

SIR JOSEPH FLAVELLE, BART, Toronto.
W. E. RUNDLE, Toronto.
H. H. FUDGER, Toronto.
CHESTER D. MASSEY, LL.D., Toronto.
HON. F. H. PHIPPEN, K.C., Toronto.
H. B. WALKER, Montreal.
T. B. MACAULAY, Montreal.
SIR JOHN AIRD, Toronto.
SIR THOMAS WHITE, K.C., M.G., Toronto
MILLER LASH, K.C., Toronto.
A. McT. CAMPBELL, Winnipeg.
GEORGE W. ALLAN, K.C., Winnipeg.
LEIGHTON McCARTHY, K.C., Toronto.
W. H. McWILLIAMS, Winnipeg.
E. R. WOOD, Toronto.
HERBERT C. COX, Toronto.
HON. SIR EDWARD KEMP, K.C., M.G., Toronto.
J. H. PLUMMER, Toronto.
E. M. SAUNDERS, Toronto.
H. J. FULLER, New York.
W. M. BIRKS, Montreal.
JAMES RYRIE, Toronto.
HARRINGTON E. WALKER, Walkerville
NORMAN J. DAWES, Montreal.
KENNETH MACKENZIE, Winnipeg.
EDWARD FITZGERALD, Winnipeg.
CARL RIORDON, Montreal.
GEORGE W. McLAUGHLIN, Oshawa.
W. G. MORROW, Peterborough.

Auditors—GEORGE EDWARDS, F.C.A., LL.D.; THOMAS P. GEGGIE, C.A.

Capital

Amount of capital stock authorized	$ 2,000,000 00
Amount subscribed, ordinary	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the corporation:		
Office premises and Safe Deposit Vaults at Toronto, Montreal, Winnipeg, Edmonton, Saskatoon and Regina	$ 439,458 47	
Freehold land (including buildings)	142,924 75	
		$ 582,383 22
2. Rents due (including vaults)		5,269 77
3. Amount secured by mortgage on real estate including:		
First mortgages	$ 2,304,933 12	
Second and subsequent mortgages	18,200 00	
Agreements for sale	76,700 50	
Interest due	81,295 33	
Interest accrued	71,932 57	
(*See Schedule B*)		2,553,061 52
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 341,365 74	
Interest due and accrued	1,151 77	
		342,517 51
5. Book value of bonds, debentures and debenture stocks:		
(a) Canadian municipalities, school districts and rural telephone companies	$ 52,397 23	
(b) All other bonds	184,131 20	
Interest accrued	1,730 91	
		238,259 34
6. Book value of stocks owned		313,002 88
7. Cash on hand		53,133 58
8. Cash on deposit with banks		101,432 05
9. Advances to estates, trusts, etc., under administration		152,658 30
Total Company Funds		$ 4,341,718 17

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 4,196,206 45	
Interest due	130,957 40	
Interest accrued	114,851 99	
(*See Schedule B*)		$ 4,442,015 84
2. Book value of bonds, debentures and debenture stocks:		
(a) Government: Dominion, Provincial and United Kingdom	$ 481,576 71	
(b) Canadian municipalities, school districts and rural telephone companies	537,657 67	
(c) All other bonds	7,325 96	
Interest accrued	8,874 80	
		1,035,435 14
3. Cash on hand		27,425 63
4. Cash on deposit with banks		324,862 55
5. Other assets		112,100 00
Total Guaranteed Funds		$ 5,941,839 16

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$102,259,850 76

Summary

Company Funds	$ 4,341,718 17
Guaranteed Funds	5,941,839 16
Estates, Trusts and Agency Funds	102,259,850 76
Grand Total of Assets	$ 112,543,408 09

Liabilities

Company Funds

1. Taxes other than taxes on real estate	$ 21,550 94
2. Reserve Fund (including $50,000.00, Special Reserve for new branches	2,050,000 00
3. All other liabilities	52,286 73
4. Dividends to shareholders declared and unpaid	60,000 00
5. Paid up capital	2,000,000 00
6. Balance of Profit and Loss Account	157,880 50
Total Company Funds	$ 4,341,718 17

Guaranteed Funds

1. Principal guaranteed	$ 5,917,387 69
2. Interest due and accrued	24,451 47
Total Guaranteed Funds	$ 5,941,839 16

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 102,259,850 76

Summary

Company Funds	$ 4,341,718 17
Guaranteed Funds	5,941,839 16
Estates, Trusts and Agency Funds	102,259,850 76
Grand Total of Liabilities	$ 112,543,408 09

REVENUE ACCOUNT

Income

1. Rents earned—(including $71,266.65 on office premises and $15,294.92 Safe Deposit Vaults)		$ 100,223 27
2. Interest earned:		
(a) on mortgages	$ 199,668 20	
(b) on bonds, debentures and stocks	51,092 67	
(c) on collateral loans	28,710 37	
(d) on bank deposits	867 70	
		280,338 94

3. Profit on sale of securities and real estate	$ 2,061 18
4. Profit in guaranteed funds	124,156 26
5. Agency fees and commissions earned	545,366 54
6. Other revenue for the year	7,179 91
Total	$ 1,059,326 10

Expenditure

7. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 1,986 35	
(b) Provincial	16,273 07	
(c) Municipal	10,994 31	
		$ 29,253 73
8. Commission on loans		7,851 06
9. All other expenses incurred: Salaries, $461,174.64; directors' fees, $17,780.00; auditors' fees, $12,040.00; legal fees, $2,521.48; rents, $68,259.41; travelling expenses, $5,684.32; inspection expenses, $8,535.43; printing and stationery, $15,397.20; advertising, $27,233.36; postage, telegrams, telephones and express, $9,289.68; building operating expenses, $32,907.95; taxes on real estate, $27,999.75; miscellaneous, $38,799.93; total		727,623 15
10. Net profit transferred to Profit and Loss Account		294,598 16
Total		$ 1,059,326 10

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 121,282 34
Amount transferred from Revenue account	294,598 16
Total	$ 415,880 50

Dividends to shareholders declared during year	$ 240,000 00
To provide for Dominion Income War Tax	18,000 00
Balance of account at December 31st, 1922	157,880 50
Total	$ 415,880 50

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: Blanket bond for $50,000.00 covering all officers and staff at all offices.

2. Dividend-days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 2nd, April 1st, July 2nd and October 1st, at the rate of 12% per annum.

3. Date appointed for the Annual Meeting: January 30th, 1923. Date of last Annual Meeting: February 2nd, 1922.

4. Amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement: The Company has undertaken in common with other Companies to protect the Huron and Erie Mortgage Corporation in certain eventualities with respect to their purchase during 1922 of the Dominion Savings and Investment Society. The extent of the Company's liability under the undertaking is confined to	$ 10,000 00
5. Amount of actual cash receipts during the year, excluding Trust Account receipts, for:	
(a) interest on mortgage investments	201,033 65
(b) interest on bonds and debentures and dividends on stocks	52,613 61
(c) loans on collateral security:	
principal	399,105 00
interest	27,558 60
(d) net revenue from real estate	24,527 30
6. Amount of interest permanently capitalized during the year	18,635 32

CONSTATING INSTRUMENTS

Incorporated on the 12th day of August, 1898, by Letters Patent issued under the Ontario Companies Act (R.S.O. 1887, c. 191), subject to the provisions of the Ontario Trust Companies Act (R.S.O. 1897, c. 206). See the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Ontario	66,275 00	256 40	921 03	20 33	67,472 76
Quebec	26,000 00	227 50	521 26	....	26,748 76
Manitoba	87,225 42	8,859 81	1,235 65	15,859 82	113,180 70
Saskatchewan	1,312,091 19	52,258 44	20,875 89	33,548 85	1,418,774 37
Alberta	957,138 33	19,693 18	48,378 74	7,398 41	1,032,608 66
Total	2,448,729 94	81,295 33	71,932 57	56,827 41	2,658,785 25
Less amount at credit of Contingent Account					105,723 73
					2,553,061 52
Guaranteed Trust Funds:					
Ontario	173,285 00	....	2,818 03	....	176,103 03
Quebec	76,400 00	88	1,495 40	....	77,896 28
Manitoba	2,496,504 73	77,373 21	67,202 96	42,342 14	2,683,423 04
Saskatchewan	954,564 25	37,247 29	18,315 89	34,767 14	1,044,894 57
Alberta	414,078 80	16,336 02	25,019 71	4,264 39	459,698 92
Total	4,114,832 78	130,957 40	114,851 99	81,373 67	4,442,015 84

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
Company Funds	$ c.	$ c.	$ c.	$ c.	$ c.
1. First-mortgages under which no legal proceedings have been taken	2,355,335 82	41,402 09	21,483 96	68,616 36	2,486,838 23
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken	18,200 00	1,463 00	306 75	239 33	20.209 08
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	55,321 03	6,516 55	5,270 37	1,305 94	68.413 89
4. (a) Amount secured by agreements for Sale or Purchase of property not subject to prior mortgage	76,700 50	1,864 00	2,988 61	1,770 94	83.324 05
(b) Aggregate amount of sale price of properties covered by such agreements, $105,000.	....	....	....	....	....
Total	2,505,557 35	51,245 64	30,049 69	71,932 57	2,658,785 25
Less amount at credit of Contingent Account	....	....	....	....	105,723 73
					2,553,061 52
Guaranteed Funds					
1. First mortgages under which no legal proceedings have been taken	4,041,424 72	59,104 24	41,963 24	107,510 62	4,250,002 82
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	154,781 73	10,027 35	19,862 57	7,341 37	192.013 02
Total	4,196,206 45	69,131 59	61,825 81	114,851 99	4,442,015 84

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
Guaranteed Funds	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Lot 6, D.G.S., River Lots, St. James..	51,207 00	8,802 28	60,009 28	1,737 60	367 15	62,114 03
N.W. ¼ 22, Fr. Sec. 19-20-21-27-28-31-33; all Secs. 30-32, Twp. 50, Rge. 11, W. 4; Fr. Sec. 24-25-36 in Twp. 50, Rge. 12, W. 4, 5,075 acres...	50,000 00	263 39	15,000 00	12,230 50	4,995 95	67,489 84
Total........................	101,207 00	9,065 67	75,009 28	13,968 10	5,363 10	129,603 87

THE PREMIER TRUST COMPANY

Head Office, London, Ontario.

OFFICERS

President—SENATOR JOHN MILNE

Vice-Presidents—JOHN M. MOORE
WALTER BOUG

Manager—ARCHIBALD A. CAMPBELL

Secretary-Treasurer—WILLIAM SPITTAL

DIRECTORS

SENATOR JOHN MILNE.
C. E. A. M. HAMILTON.
WALTER BOUG
A. W. PEENE
LT. COL. WM. SPITTAL
W. R. ROOME.
JOHN D. ANDERSON
P. A. THOMSON.
JOHN M. MOORE.
JOHN DEARNESS, M.A.
LT. COL. A. A. CAMPBELL.
F. G. RUMBALL.
HARRY LENDON.
MALCOLM MCGUGAN
LT. COL. W. G. COLES.
DR. W. J. STEVENSON.

Auditors—W. B. WORTMAN, London. WM. C. BENSON, C.A., London.

CAPITAL

Amount of Capital Stock authorized		$ 1,000,000 00
Amount subscribed—ordinary		300,000 00
Amount paid in cash:		
On $77,000.00. stock fully called	$ 77,000 00	
On $200,000.00 stock 25% called	50,000 00	
On $23,000.00 stock 45% called	8,237 93	
		135,237 93

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds.

1. Amount secured by mortgage on real estate including:		
First mortgages	$ 96,702 95	
Interest due	139 99	
Interest accrued	2,710 10	
(*See Schedule B.*)		$ 99,553 04
2. Book value of bonds, debentures and debenture stocks:		
(a) Canadian municipalities, school districts and rural telephone companies	$ 16,032 51	
(b) All other bonds	*26,666 00	
Interest accrued	841 54	
		43,540 05
3. Book value of stocks owned		†4,213 00
4. Cash on hand		1,490 16
5. Accrued fees and charges for administering estates		4,258 00
6. All other assets		2,826 51
Total Company Funds		$ 155,880 76

**Market value, $20,733.00.*
†Market value, $3,817.00.

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 66,765 01	
Interest due	224 99	
(*See Schedule B.*)		$ 66,990 00
Total Guaranteed Funds		$ 66,990 00

Estates, Trusts and Agency Funds.

Total Estates, Trusts and Agency Funds	$ 706,449 81

Summary.

Company Funds	$ 155,880 76
Guaranteed Funds	66,990 00
Estates, Trusts and Agency Funds	706,449 81
Grand Total of Assets	$ 929,320 57

Liabilities

Company Funds.

1. Money borrowed from banks without security	$ 6,555 87
2. Reserve Fund	14,000 00
3. Paid up capital	135,237 93
4. Balance of Profit and Loss Acount	86 96
Total Company Funds	$ 155,880 76

Guaranteed Funds.

1. Principal guaranteed	$ 66,990 00
Total Guaranteed Funds	$ 66,990 00

Estates, Trusts and Agency Funds.

Total Estates, Trusts, and Agency Funds	$ 706,449 81

Summary.

Company Funds	$ 155,880 76
Guaranteed Funds	66,990 00
Estates, Trusts and Agency Funds	706,449 81
Grand Total of Liabilities	$ 929,320 57

REVENUE ACCOUNT

Income

1. Interest earned on:		
(a) mortgages	$ 10,101 90	
(b) bond, debentures and stocks	3,258 83	
(c) collateral loans	193 59	$ 13,554 32
2. Agency fees and commissions earned		3,037 51
3. Other revenue for the year		343 36
Total		$ 16,935 19

Expenditure

4. Interest incurred		$ 2,806 93
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 383 01	
(b) Provincial	588 43	
(c) Municipal	120 00	1,091 44
6. Commission on loans and on sale of debentures and real estate		688 05
7. All other expenses incurred: Salaries, $1,100.00; directors' fees, $295.95; auditors' fees, 227.15; Insurance, $110.00; rents, $1,500.00; travelling expenses, $17.00; printing and stationery, $260.78; advertising, $37.32; postage, telegrams, telephones and express, $46.19; miscellaneous, $33.70; total		3,628 09
8. Net profit transferred to Profit and Loss Account		8,720 68
Total		$ 16,935 19

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 321 37
Amount transferred from Revenue account	8,720 68
Total	$ 9,042 05

Dividends to shareholders declared during year	$ 6,955 09
Amount transferred to Special Reserves and Contingency Accounts	2,000 00
Balance of account at Decembei 31st, 1922	86 96
Total	$ 9,042 05

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for what sums respectively: A. A. Campbell, $3,000.00; William Spittal, $3,000.00; J. L. Miller, $4,000.00; Miss G. L. Martin, $1,000.00
2. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: 5%, June 30th, Dec. 31st, 5½%.
3. What is the date appointed for the Annual Meeting: Feb. 21st, 1923, Date of last Annual Meeting: Feb. 15th, 1922.
4. The amount of actual cash receipts during the year excluding trust account receipts for:

(a) interest on mortgage investments	$ 10,241 89
(b) interest on bonds and debentures and dividends on stocks	3,258 83
(c) loans on collateral security	193 59
5. Amount of interest permanently capitalized during the year	10,004 80

CONSTATING INSTRUMENTS

Incorporated April 2nd, 1913, under Chap. 179, Parliament of Canada, 3-4 Geo. V, Extended Mar. 24th, 1915. Registered in Ontario, Nov. 20th, 1918. No. 282, Fol. 27.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922. CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Totals
	$ c.	$ c.	$ c.	$ c.
Company Funds				
Ontario	96,702 95	139 99	2,710 10	99,553 04
Guaranteed Funds				
Ontario	66,765 01	224 99	....	66,990 00
Total	163,467 96	364 98	2,710 10	166,543 04

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
First mortgages under which no legal proceedings have been taken					
(a) Company Funds	96,702 95	139 99	....	2,710 10	99,553 04
(b) Guaranteed Funds	66,765 01	224 99	....	......	66,990 00
Total	163,467 96	364 98	....	2,710 10	166,543 04

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Brick veneer bldg., Windsor	3,800 00				97 46	3,397 46
Two-storey brick bldg., Windsor	8,400 00				39 97	6,552 76
Dwelling, 22 Cathcart St., London	4,000 00				101 25	3,621 09
6 ft. of lot 177 and 34 ft. of lot 176, E. S. Victoria Ave., Windsor	5,500 00				212 51	5,622 29
Two storey dwelling and garage, Windsor	4,000 00		100 00	50 00	156 05	4,206 05
Lot 330, E.S. Dougal Ave., plan 581, Windsor	4,500 00				92 71	4,592 71
Lot 9 Queen St., Hynes subdivision, plan 9 Sault Ste. Marie	6,500 00				120 26	6,620 26
Residence, S.E cor. Wyandotte and Pellissier Street Windsor	7,000 00					6,600 00
Brick Bldg., 206-208 Queen Street, Sault Ste. Marie	5,000 00				51 51	5,051 51
Lot 1, E.S. Dougal Ave., Windsor	3,500 00				16 03	3,516 03
Building 212-214 Wolseley St., Port Arthur	6,000 00	132 51			19 66	6,152 17
Total	58,200 00	132 51	100 00	50 00	907 41	55,932 33

THE PRUDENTIAL TRUST COMPANY LIMITED

Head Office, Montreal, Quebec.

OFFICERS

President and Manager—B. HAL BROWN. Secretary-Treasurer—FRANK S. TAYLOR.
Vice-President—J. P. STEEDMAN.

DIRECTORS

B. HAL BROWN.
J. P. STEEDMAN.
W. G. ROSS.
PAUL GALIBERT.
HON. FRANK CARREL
A. GOURDEAU.
COL. D. M. ROBERTSON.
LIEUT.-COL. C. F. SMITH.

Auditors—RIDDELL, STEAD, GRAHAM & HUTCHISON, Montreal.

CAPITAL

Amount of Capital Stock authorized		$ 2,000,000 00
Amount subscribed	$ 1,126,900 00	
Less forfeited for non-payment of calls	71,600 00	
		1,055,300 00
Amount paid in cash:		
On $91,900.00 stock fully called	$ 91,830 00	
On $43,800.00 stock 60% called	43,800 00	
On $919,600.00 stock 60% called	551,285 00	
		686,915 00

BALANCE SHEET AS AT DECEMBER 31ST, 1922

Assets

Company Funds

1. Book value of real estate (less encumbrances, $44,000.00) held by the Corporation:		
Office premises	$ 70,054 75	
Freehold land (including buildings)	155,107 41	
		$ 225,162 16
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 88,325 02	
Second and subsequent mortgages	84,629 86	
Interest due	2,275 95	
Interest accrued	1,622 45	
(*See Schedule B*)		176,853 28
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ *70,309 31	
Interest due	4,533 98	
		74,843 29
4. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	$ 85,872 75	
(b) Canadian municipalities, school districts and rural telephone companies	50,253 95	
(c) All other bonds	41,061 28	
Interest accrued	3,208 15	
		180,396 13
5. Book value of stocks owned		33,300 00
6. Cash on hand		248 67
7. Cash on deposit with banks		16,509 99
8. Advances to estates, trusts, etc., under administration		18,827 07
9. Accrued fees and charges for administering estates		9,402 70
10. All other assets		183,239 34
Total Company Funds		$ 918,782 63

**Market value, $65,309.31.*

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages (*See Schedule B*)	$	2,250 00
2. Cash on deposit with banks		1,954 64
3. Other assets	†	159,434 67
Total Guaranteed Funds	$	163,639 31

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$	3,439,565 79

Summary

Company Funds	$	918,782 63
Guaranteed Funds		163,639 31
Estates, Trusts and Agency Funds		3,439,565 79
Grand Total of Assets	$	4,521,987 73

†*Market value of security pledged, $6,384.12.*

Liabilities

Company Funds

1. Salaries, rents and other expenses due and accrued	$	1,329 60
2. Contingency fund		179,022 38
3. All other liabilities		51,432 95
4. Dividends to shareholders declared and unpaid (unclaimed)		82 70
5. Paid up capital		686,915 00
Total Company Funds	$	918,782 63

Guaranteed Funds

1. Principal guaranteed	$	163,639 31
Total Guaranteed Funds	$	163,639 31

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$	3,439,565 79

Summary

Company Funds	$	918,782 63
Guaranteed Funds		163,639 31
Estates, Trusts and Agency Funds		3,439,565 79
Grand Total of Liabilities	$	4,521,987 73

REVENUE ACCOUNT

Income

1. Interest earned:				
(a) on mortgages	$	11,319 70		
(b) on bonds, debentures and stocks		12,609 15		
(c) on collateral loans		4,500 86		
(d) on bank deposits		61 65		
			$	28,491 36
2. Profit on sale of securities and real estate				4,332 85
3. Agency fees and commissions earned				60,000 45
4. Other revenue for the year				5,696 44
5. Net loss				3,713 75
Total			$	102,234 85

Expenditure

6. Amount by which ledger values of assets were written down		$ 643 85
7. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 735 45	
(b) Provincial	4,110 11	
(c) Municipal	679 66	
		5,525 22
8. All other expenses incurred: Salaries and commissions, $58,117.25; directors' fees and travelling expenses, $811.80; office building expense and auditors' fees, $2,188.14; legal fees, $2,005.54; rents, $8,365.67; exchange, $3.22; printing and stationery and office supplies, $2,161.87; advertising, $4,148.45; postage, telegrams, telephones and express, $1,562.76; expense real estate dept., $1,173.17; taxes and insurance, $3,728.16; automobile expense, $644.45; St. John & Quebec Railway, $6,529.86; travelling expense; $1,934.87: miscellaneous, $2,750.57; total		96,065 78
		$ 102,234 85

PROFIT AND LOSS ACCOUNT

Amount transferred from Revenue account	$ 98,521 10
Balance at December 31st, 1922	3,713 75
Total	$ 102,234 85
Amount transferred from Charges Account	$ 102,234 85
Total	$ 102,234 85

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: All officers bonded.

2. Date appointed for the Annual Meeting: Second Wednesday in March. Date of last Annual Meeting: March 8, 1922.

3. Special General Meeting held during year: Date, April 10th, 1922.

4. Amount of actual cash receipts during the year excluding Trust Account receipts for	
(a) interest on mortgage investments	$ 9,238 04
(b) interest on bonds and debentures and dividends on stocks	12,728 61
(c) loans on collateral security	4,903 04
(d) net revenue from real estate	1,269 31
5. Dates and amounts of any sums loaned or advanced to Guaranteed Account, December 31, 1922	259 85
(To cover Dr. balance in interest account.)	

CONSTATING INSTRUMENTS

The Prudential Trust Company, Limited, was incorporated in 1909 by a special Act of the Parliament of the Dominion of Canada, 8-9 Edward VII., Chapter 124.

Authorized in 1911 by special Act of the Legislature, 1 Geo. V., Chapter 139, to transact business in the Province of Ontario as specified in Section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in this Act or granted from time to time to Trust Companies by any public Act or Order of the Lieutenant-Governor-in-Council of the said Province, and shall be subject to the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to $50,000.00.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid
Company Funds:	$ c.	$ c.	$ c.	$ c.
Quebec.............:..	92,669 26	926 78	283 78	15 00
Alberta..............	41,427 62	*3,705 35	1,040 99	513 26
Manitoba............	7,139 14	133 25	45 54	....
British Columbia......	18,300 00	....	91 86	....
Nova Scotia...........	7,500 00	....	160 28	....
Saskatchewan.........	5,390 60	....	....	....
	172,426 62	4,765 38	1,622 45	528 26
*Deduct int. not taken in	to accounts.....	2,489 43		
		2,275 95		
Guaranteed Funds:				
Quebec...............	2,250 00			
Total Company Funds.	172,426 62	2,275 95	1,622 45	528 26
Total Guar. Funds.....	2,250 00			

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
1 First mortgages under which no legal proceedings have been taken...	83,396 36	1,326 10	268 07	1,622 45	86,612 98
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken............	84,629 86	681 78	....	....	85,311 64
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)..........	4,928 66	202 00	2,287 43	....	7,418 09
	172,954 88	2,209 88	2,555 50	....	179,342 71
Deduct interest not taken into account..................	....	202 00	2,287 43	....	2,489 43
Total Company Funds......	172,954 88	2,007 88	268 07	1,622 45	176,853 28
Total Guaranteed Funds.....	2,250 00	....	....	....	2,250 00

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Second mortgage on Lot 1474, St. Georges Ward, Montreal, and interest in second mortgage, S.W. cor. of Bleury and St. Catherine Sts..........	50,000 00	....	36,998 69	....	....	36,998 69	175,000 00
Interest in second mortgage, S.W. cor. of Bleury and St. Catherine Sts., Montreal...	63,179 61	1,750 86	20,498 66	....	....	20,498 66	1,260,000 00 (Same mtge. as above)
Lots 1-2, Blk. 28, River Lots 12 and 14, Edmonton......	20,000 00	351 00	....	765 91	800 00	20,351 00	....
S.E. cor. Duluth and City Hall Aves., Montreal...........	21,000 00	....	....	681 78	....	21,000 00	7,500 00
Total.................	154,179 61	2,101 86	57,497 35	1,447 69	800 00	98,848 35	1,442,500 00

THE ROYAL TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President—SIR VINCENT MEREDITH, BART.
Vice-President—HUNTLY R. DRUMMOND.
General Manager—H. B. MACKENZIE.
Assistant General Manager—R. P. JELLETT.
Secretary—M. S. L. RICHEY.

DIRECTORS

HUGH A. ALLAN.
HON. C. C. BALLANTYNE.
E. W. BEATTY, K.C.
C. W. DEAN.
SIR CHARLES GORDON, G.B.E.
WILLIAM MCMASTER.
SIR AUGUSTUS M. NANTON.
SIR FREDERICK WILLIAMS TAYLOR.
SIR LOMER GOUIN, K.C.M.G.
A. E. HOLT.
C. R. HOSMER.
HOWARD G. KELLEY.
EUGENE LAFLEUR, K.C.
LT.-COL. HERBERT MOLSON, C.M.G., M.C.
LORD SHAUGHNESSY, K.C.V.O.

Auditor—JAMES HUTCHISON, C.A., Montreal.

CAPITAL

Amount of Capital Stock authorized	$ 5,000,000 00
Amount subscribed—ordinary	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the Corporation:		
Office premises	$ 261,711 34	
Freehold land (including buildings)	21,885 41	
		$ 283,596 75
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 567,394 64	
Agreements for sale	11,255 71	
Interest due	15,508 58	
Interest accrued	11,569 02	
(*See Schedule B*)		605,727 95
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 609,379 34	
Interest accrued	6,253 05	
		615,632 39
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 2,508,736 28	
(b) Canadian municipalities, school districts and rural telephone companies	177,807 73	
(c) All other bonds	461,947 19	
Interest accrued	35,091 85	
		3,183,583 05
5. Book value of stocks owned	$ 508,389 11	
Accrued dividends thereon	3,783 00	
		512,172 11
6. Cash on hand		370 00
7. Advances to estates, trusts, etc., under administration		643,344 28
8. Accrued fees and charges for administering estates		135,278 23
9. All other assets		523,562 28
Total Company Funds		$ 6,503,267 04

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 515,489 25	
Interest due	27,234 86	
Interest accrued	5,734 25	
(*See Schedule B*)		$ 548,458 36

2. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 109,925 38	
(b) Canadian municipalities, school districts and rural telephone companies	68,510 84	
(c) All other bonds	39,000 00	
Interest accrued	1,427 98	
		$ 218,864 20
3. Cash on deposit with banks		82,177 59
4. Other assets		840,612 63
Total Guaranteed Funds		$ 1,690,112 78

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$325,065,692 22

Summary

Company Funds	$ 6,503,267 04
Guaranteed Funds	1,690,112 78
Estates, Trusts and Agency Funds	325,065,692 22
Grand Total of Assets	$333,259,072 04

Liabilities

Company Funds

1. Taxes other than taxes on real estate	$ 49,781 48
2. Salaries, rents and other expenses due and accrued	6,950 72
3. Reserve Fund	2,000,000 00
4. All other liabilities	3,148,622 01
5. Dividends to shareholders declared and unpaid	40,000 00
6. Paid up capital	1,000,000 00
7. Balance of Profit and Loss Account	257,912 83
Total Company Funds	$ 6,503,267 04

Guaranteed Funds

1. Principal guaranteed	$ 1,511,489 20
Indemnity, Surety and Guarantee Bonds	143,036 10
2. Interest due and accrued	7,160 54
Interest advanced by The Royal Trust Company	28,426 94
Total Guaranteed Funds	$ 1,690,112 78

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$325,065,692 22

Summary

Company Funds	$ 6,503,267 04
Guaranteed Funds	1,690,112 78
Estates, Trusts and Agency Funds	325,065,692 22
Grand Total of Liabilities	$333,259,072 04

REVENUE ACCOUNT

Income

1. Interest earned:		
(a) on mortgages	$ 46,176 05	
(b) on bonds, debentures and stocks	214,355 10	
(c) on collateral loans	109,483 55	
(d) on bank deposits	91,523 84	
		$ 461,538 54
2. Profit on sale of securities and real estate		1,358 06
3. Profit in guaranteed funds		9,483 99
4. Agency fees and commissions earned		736,985 38
5. Other revenue for the year		44,592 86
Total		$ 1,253,958 83

Expenditure

6. Interest incurred		$ 142,964 65
7. Amount by which ledger values of assets were written down and Reserves		71,592 56
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 35,609 37	
(b) Provincial	10,579 03	
(c) Municipal	10,023 90	
		56,212 30
9. All other expenses incurred: Salaries, $459,137.16; directors' fees, $19,370.00; auditors' fees, $18,903.46; legal fees, $3,182.77; rents, $111,465.68; travelling expenses, $2,892.35; printing and stationery, $23,635.20; advertising, $7,266.12; postage, telegrams, telephones and express, $14,873.89; miscellaneous, $89,689.03; total		750,415 66
10. Net profit transferred to Profit and Loss Account		232,773 66
Total		$ 1,253,958 83

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 225,139 17
Amount transferred from Revenue account	232,773 66
Total	$ 457,912 83
Dividends to shareholders declared during year	$ 200,000 00
Balance of account at December 31st, 1922	257,912 83
Total	$ 457,912 83

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: Eight officers are bonded for $5,000 each and all other officers and employees of the Company, except stenographers and elevator men, are bonded for $2,000 each, a total of $460,000.00
2. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: March 31st, 4%; June 30th, 4%; September 30th, 4% and Bonus of 4%; December 31st, 1922, 4%.
3. Date appointed for the Annual Meeting: Second Tuesday in November. Date of last Annual Meeting: November 14th, 1922.

4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is	$ 31,500 00
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year	1,606 25
5. Amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement	800,000 00
6. Amount of actual cash receipts during the year excluding Trust Account receipts for:	
(a) interest on mortgage investments	41,805 77
(b) interest on bonds and debentures and dividends on stocks	213,200 70
(c) loans on collateral security	2,156,599 59

7. Maximum amount of money loaned or advanced at any time during the year to directors, $37,273.00; amount owing, December 31st, 1922, $37,567.11.
8. Amounts of any sums loaned or advanced to Guaranteed Account, $28,426.94.

CONSTATING INSTRUMENTS

The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec, 55-56 Vict., chap. 79, which was amended by 55-56 Vict. (1892), chap. 80 (Q), and by 59 Vict. (1895), chap. 67 (Q), and by 63 Vict. (1900), chap. 76 (Q), 6 Ed. VII., chap. 73.

Authorized by Special Act of the Legislature of Ontario, 2 Edw. VII., chap. 103, to transact business therein as specified in section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect to all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to the Ontario Trusts Companies' Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to $200,000.00.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Quebec	296,369 88	168 91	7,085 44	....	303,624 23
Manitoba	48,598 08	....	1,296 00	....	49,894 08
Alberta	29,079 89	....	711 17	74 35	29,865 41
British Columbia	25,000 00	375 00	123 29	....	25,498 29
Nova Scotia	14,000 00	....	118 14	....	14,118 14
Ontario	38,000 00	....	686 59	....	38,686 59
Saskatchewan	185,486 80	14,964 67	1,316 78	2,520 34	204,288 59
Saskatchewan, Agreements for Sale	11,255 71	....	231 61	....	11,487 32
	647,790 36	15,508 58	11,569 02	2,594 69	677,462 65
Less Suspense Account	71,734 70	....	....	....	71,734 70
Total	576,055 66	15,508 58	11,569 02	2,594 69	605,727 95
Guaranteed Funds:					
Manitoba	76,446 88	1,008 80	1,931 89	....	79,387 57
Saskatchewan	398,151 48	25,259 25	3,254 01	6,409 44	433,074 18
Alberta	34,294 72	966 81	548 35	186 73	35,996 61
Total	508,893 08	27,234 86	5,734 25	6,596 17	548,458 36

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken:					
Company Funds	635,831 95	5,684 04	9,204 09	11,303 66	662,023 74
Guaranteed Funds	495,994 95	9,170 14	15,508 71	5,617 79	526,291 59
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession):					
Company Funds	3,297 39	82 25	538 20	33 75	3,951 59
Guaranteed Funds	19,494 30	705 90	1,850 11	116 46	22,166 77
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage:					
Company Funds	11,255 71	....	....	231 61	11,487 32
Less Suspense Account (Company Funds)	71,734 70	....	....	....	71,734 70
Total Company Funds	578,650 35	5,766 29	9,742 29	11,569 02	605,727 95
Total Guaranteed Funds	515,489 25	9,876 04	17,358 82	5,734 25	548,458 36

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.
Residence, 34 Macgregor St., Montreal, known as Lot 1726-0, St. Antoine Ward	100,000 00	2,332 90	100,000 00
Lots 162-7, 8-163-1-128, 131, 132, 134, 134, 150 and unsubdivided part of Lot 163, Cote des Neiges, Montreal	98,634 88	3,196 84	98,634 88
Total	198,634 88	5,529 74	198,634 88

THE STERLING TRUSTS CORPORATION

Head Office, Toronto, Ontario

Officers

President—W. H. Wardrope, K.C.
Manager—Chas. Bauckham
Vice-Presidents—A. W. Briggs, K.C.
Norman Sommerville, K.C.
Secretary—L. H. Coombes

Directors

W. H. Wardrope, K.C.
Nicol Jeffrey
J. W. Scott
A. W. Briggs, K.C.
Norman Sommerville, K.C.
W. A. Boys, K.C., M.P.
J. W. Rutherford, M.D.
John Hallam
Chas. Bauckham
J. H. Montgomery
L. H. Coombes
Col. J. A. Cross
Lorne Johnson

Auditors—Marwick Mitchell and Company, Toronto

Capital

Amount of Capital Stock authorized		$ 1,000.000 00
Amount subscribed—ordinary	$ 1,000,000 00	
Less forfeited for non-payment of calls	120,500 00	
		879,500 00
Amount paid in cash:		
On $879,500 stock, 30% called		509,716 40

BALANCE SHEET AS AT 31st DECEMBER, 1922.

Assets

Company Funds.

1. Book value of real estate held by the corporation:		
Office premises (represented by total stock of Trust Securities, Limited)	$ 51,000 00	
Freehold land (including buildings)	5,909 03	
		$ 56,909 03
2. Amounts secured by mortgage on real estate including:		
First mortgages	$ 86,238 23	
Second and subsequent mortgages	18,746 73	
Agreements for sale	121,300 27	
Interest due	24,357 02	
Interest accrued	1,875 36	
(*See Schedule B.*)		252,517 61
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $460,200.00 of the Companys own stock upon which $182,528.90 has been paid).		
Principal	71,212 76	
Interest accrued	403 85	
		71,616 61
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 2,200 00	
(b) All other bonds	4,844 06	
Interest accrued	77 09	
		7,121 15
5. Book value of stocks owned		2,138 02
6. Cash on hand		2,154 73
7. Cash on deposit with banks		17,856 49
8. Advances to estates, trusts, etc., under administration		37,255 04
9. Accrued fees and charges for administering estates		19,211 95
10. All other assets		130,331 73
Total Company Funds		$ 597,112 36

Guaranteed Funds.

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 55,736 90	
Interest due	1,189 13	
Interest accrued	1,399 77	
(*See Schedule B.*)		$ 58,325 80
2. Cash on deposit with banks		12,272 29
3. Other assets		303,233 33
Total Guaranteed Funds		$ 373,831 42

Estates, Trusts and Agency Funds.

Total Estates, Trusts and Agency Funds	$ 3,393,788 78

Summary.

Company Funds	$ 597,112 36
Guaranteed Funds	373,831 42
Estates, Trusts and Agency Funds	3,393,788 78
Grand Total of Assets	$ 4,364,732 56

Liabilities

Company Funds.

1. Taxes other than taxes on real estate	$ 2,282 10
2. Salaries, rents and other expenses due and accrued	8,475 61
3. Reserve Fund	50,000 00
4. Reserve fund for deferred profits	10,944 36
5. Paid up capital	509,716 40
6. Balance of Profit and Loss Account	15,693 89
Total Company Funds	$ 597,112 36

Guaranteed Funds.

1. Principal guaranteed	$ 357,991 33
2. Interest due and accrued	4,898 22
3. Due capital account	10,941 87
Total Guaranteed Funds	$ 373,831 42

Estates, Trusts and Agency Funds.

Total Estates, Trusts and Agency Funds	$ 3,393,788 78

Summary.

Company Funds	$ 597,112 36
Guaranteed Funds	373,831 42
Estates, Trusts and Agency Funds	3,393,788 78
Grand Total of Liabilities	$ 4,364,732 56

REVENUE ACCOUNT

Income

1. Rents earned—(including $78.00 on office premises)		$ 78 00
2. Interest earned:		
(a) on mortgages	$ 25,416 68	
(b) on bonds, debentures and stocks	755 21	
(c) on collateral loans	6,688 02	
(d) on bank deposits	637 00	
		33,496 91
3. Agency fees and commissions earned		86,460 82
Total		$ 120,035 73

Expenditure

4. Interest incurred		$ 4,687 13
5. Amount by which ledger values of assets were written down		3,048 27
6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 3,108 73	
(b) Provincial	1,582 66	
(c) Municipal	2,419 40	
		7,110 79
7. Commission on loans and on sale of debentures and real estate		37,305 49
8. All other expenses incurred: Salaries, $31,114.00; directors' fees, $554.00; auditors' fees, $1,359.00; legal fees, $3,010.34; rents, $3,459.90; travelling expenses, $787.67; printing and stationery, $1,530.55; advertising, $1,900.04; postage, telegrams, telephones and express, $1,148.41; miscellaneous, $1,567.91 total		46,431 82
9. Net profit transferred to Profit and Loss Account		21,452 23
Total		$ 120,035 73

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 30,344 84
Amount transferred from Revenue account	21,452 23
Profit on shares forfeited	4,591 00
Reinstatement portion of advances previously written off	10,000 00
Total	$ 66,388 07
Amount transferred to Special Reserves and Contingency Accounts	$ 50,000 00
Adjustment 1918 Income War Tax	694 18
Balance of account at December 31st, 1922	15,693 89
Total	$ 66,388 07

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: Managing-director $5,000.00; secretary, branch manager, two accountants and cashier $2,500.00 each, inspector, $2,000.00.

2. Date appointed for the Annual Meeting: 26th February, 1923. Date of last Annual Meeting: 27th February, 1922.

3. In the case of any company whose stocks, bonds or debentures are held by the corporation either directly or indirectly, if such company is otherwise indebted to the corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans, $55,037.99.

CONSTATING INSTRUMENTS

The Sterling Trusts Corporation was incorporated by Special Act of Parliament of Canada, 1-2 Geo. V, chap. 144.

The original head office of the Company was at Regina, in the Province of Saskatchewan.

By Order-in-Council (D), head office was changed to the City of Toronto, in the Province of Ontario.

Registered on the Trusts Companies' Register, 1st December, 1913.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
Guaranteed Funds	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario................	7,809 00	55	161 39	17 55	7,988 49
Alberta................	1,552 70	266 92	53 84	21 00	1,894 46
Saskatchewan..........	46,336 65	921 66	1,184 54	....	48,442 85
	55,698 35	1,189 13	1,399 77	38 55	58,325 80
Company Funds					
Ontario................	11,876 71	795 16	185 64	....	12,857 51
Saskatchewan..........	266,579 67	23,561 86	3,253 89	....	293,395 42
Total..........	334,154 73	25,546 15	4,839 30	38 55	364,578 73

SCHEDULE B

Section B

LOANS SECURED BY MORTGAES ON LAND

	Principal	Amount of interest due and unpaid		Amount of Interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken.............		*38 55			
Guaranteed Funds..	55,698 35	518 58	670 55	1,399 77	58,325 80
Company's Funds...	99,157 03	4,333 91	3,128 64	1,207 55	107,827 13
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken.........					
Company Funds....	18,746 73	1,365 66	3,045 56	136 92	23,294 87
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage..........	2,192 00 89,010 87	156 60 3,966 81	418 70 2,994 68	13 83 1,137 34	2,781 13 97,109 70
(b) Aggregate amount of sale price of properties covered by such agreements, $194,558.00.					
4. (a) Amount secured by agreements for sale or purchase of property subject to prior mortgage or other charges	69,349 75	2,700 00	2,246 46	943 89	75,240 10
(b) Amount of such prior mortgage or charges, $17,845.50					
(c) Aggregate amount of sale price of properties covered by such agreements, $114,000.00.					
Total..........	334,154 73	13,080 11	12,504 59	4,839 30	364,578 73
Less Hold back under agreements.........	40,816 52	....	....	....	53,735 32
Less Trust mortgages....	12,918 80	....	....	....	
	280,419 41	13,080 11	12,504 59	4,839 50	310,843 41

*Charges.

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OR OF IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORTION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
	$ c.	$ c.	$ c.	$ c.	$ c.
Office bldg., and vacant lot on Scarth Street, Regina.............	50,000 00	5,037 99	686 09	55,037 99	50,000 00

THE TORONTO GENERAL TRUSTS CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President—HON. FEATHERSTON OSLER, K.C., D.C.L. General Manager—A. D. LANGMUIR.
Vice-Presidents {HAMILTON CASSELS, K.C., LL.D.
BRIG. GEN. SIR J. M. GIBSON, K.C.M.G., LL.D.
Secretary—T. J. MAGUIRE.

DIRECTORS

HON. FEATHERSON OSLER, K.C., D.C.L., Toronto.
WELLINGTON FRANCIS, K.C., Toronto.
SENATOR A. C. HARDY, Brockville.
LT.-COL. R. W. LEONARD, St. Catharines.
HON. SIR DANIEL H. MCMILLAN, K.C.M.G., Winnipeg.
SIR EDMUND B. OSLER, Toronto.
SIR EDMUND WALKER, C.V.O., LL.D., Toronto.
ROBERT HOBSON, Hamilton.
WILMOT L. MATTHEWS, Toronto.
E. C. WHITNEY, Ottawa.
HAMILTON CASSELS, K.C., LLD.., Toronto.
BRIG. GEN. SIR JOHN M. GIBSON, K.C.M.G., LL.D., Hamilton.
J. BRUCE MACDONALD, Toronto.
LT.-COL. JOHN F. MICHIE, Toronto.
E. T. MALONE, K.C., Toronto.
J. G. SCOTT, K.C., Toronto.
H. H. WILLIAMS, Toronto
THOMAS BRADSHAW, Toronto.
C. S. BLACKWELL, Toronto.
A. D. LANGMUIR, Toronto.

Auditors {ARTHUR J. HARDY, Toronto.
CLARKSON, GORDON AND DILWORTH, Toronto.

CAPITAL

Amount of Capital Stock authorized	$ 2,000,000 00
Amount subscribed—ordinary	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the Corporation:		
Office premises	$ 1,000,000 00	
Freehold land (including buildings)	196,596 43	
		$ 1,196,596 43
2. Rents due		5,469 49
3. Amount secured by mortgage on real estate including:		
First mortgages	$ 2,256,821 35	
Second and subsequent mortgages	42,596 19	
Agreements for sale	183,874 80	
Interest due	62,958 36	
Interest accrued	44,775 40	
(*See Schedule B*)		2,591,026 10
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal	$ 306,413 00	
Interest accrued	3,011 29	
		309,424 29
5. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 40,020 00	
(b) Canadian municipalities, school districts and rural telephone companies	2,932 00	
(c) All other bonds	44,670 58	
Interest accrued	699 43	
		88,322 01
6. Cash on hand		275 00
7. Cash on deposit with banks		184,399 09
8. Advances to estates, trusts, etc., under administration		337,875 00
9. All other assets		69,070 93
Total Company Funds		$ 4,782,458 34

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 6,372,947 31	
Second and subsequent mortgages	11,850 45	
Agreements for sale	32,252 27	
Interest due	295,165 88	
Interest accrued	112,626 70	
(*See Schedule B*)		$ 6,824,842 61
2. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	$ 520,691 25	
(b) Canadian municipalities, school districts and rural telephone companies	846,497 98	
		1,367,189 23
3. Cash on deposit with banks		202,284 42
4. Other assets		239,187 10
Total Guaranteed Funds		$ 8,633,503 36

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$115,681,079 72

Summary

Company Funds	$ 4,782,458 34
Guaranteed Funds	8,633,503 36
Estates, Trusts and Agency Funds	115,681,079 72
Grand Total of Assets	$129,097,041 42

Liabilities

Company Funds

1. Taxes other than taxes on real estate	$ 28,110 77
2. Reserve Fund	2,500,000 00
3. Contingency fund	75,000 00
4. Dividends to shareholders declared and unpaid	60,000 00
5. Paid up capital	2,000,000 00
6. Balance of Profit and Loss Account	119,347 57
Total Company Funds	$ 4,782,458 34

Guaranteed Funds

1. Principal guaranteed	$ 8,560,203 30
2. Interest due and accrued	73,300 06
Total Guaranteed Funds	$ 8,633,503 36

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$115,681,079 72

Summary

Company funds	4,782,458 34
Guaranteed Funds	8,633,503 36
Estates, Trusts and Agency Funds	115,681,079 72
Grand Total of Liabilities	$129,097,041 42

REVENUE ACCOUNT

Income

1. Rents earned (including $64,393.04 on office premises)		$ 64,393 04
2. Interest earned:		
(a) on mortgages	$ 180,007 26	
(b) on bonds, debentures and stocks	8,802 18	
(c) on collateral loans	13,402 85	
(d) on bank deposits	902 47	
		203,114 76
3. Profit on sale of securities and real estate		11,650 32
4. Profit in guaranteed funds		134,311 12
5. Agency fees and commissions earned		435,775 13
6. Other revenue for the year		29,988 66
Total		$ 879,233 03

Expenditure

7. Loss on sale of securities and real estate owned absolutely by the Corporation		$ 1,000 00
8. Amount by which ledger values of assets were written down		20,502 88
9. Licenses and taxes other than taxes on real estate:		
(a) Provincial	$ 11,912 02	
(b) Municipal	8,879 35	
		20,791 37
10. Commission on loans and on sale of debentures and real estate		693 75
11. All other expenses incurred: Salaries, $304,570.61; directors' fees, $28,350.00; auditors' fees, $11,200.00; legal fees, $927.60; rents, $59,645.82; travelling expenses, $1,984.47; printing and stationery, $13,636.37; advertising, $40,136.41; postage, telegrams, telephones and express, $8,413.07; miscellaneous, $26,656.75; total		495,521 10
12. Net profit transferred to Profit and Loss Account		340,723 93
Total		$ 879,233 03

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 200,378 45
Amount transferred from Revenue account	340,723 93
Total	$ 541,102 38
Dividends to shareholders declared during year	$ 240,000 00
Amount transferred to Special Reserves and Contingency Accounts	25,000 00
Provision for Federal Income Tax	30,000 00
Amount written off Corporation's Office Buildings and Safe Deposit Vaults, etc.	126,754 81
Balance of account at December 31st, 1922	119,347 57
Total	$ 541,102 38

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: All officers and members of the staff are under bond, aggregating $268,000.00.

2. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3rd, 1922, 3%; April 1st, 3%; July 3rd, 3%; October 2nd, 3%.

3. Date appointed for the Annual Meeting: First Wednesday in February. Date of last Annual Meeting: February 1st, 1922.

4. Amount of actual cash receipts during the year excluding Trust Account receipts for:	
(a) interest on mortgage investments	$ 648,396 51
(b) interest on bonds and debentures and dividends on stocks	52,989 82
(c) loans on collateral security	16,137 24
(d) net revenue from real estate	63,462 84
5. Amount of interest permanently capitalized during the year	16,747 96

6. Maximum amount of money loaned or advanced at any time during the year to directors, $7,496.13; amount owing, December 31st, 1922, $5,500.00.

7. Dates and amounts of any sums loaned or advanced to Guaranteed Account:

	Dr.	Amount repaid by Guaranteed during 1922
Jan. 1, balance	$ 325,000 00	....
" 24		$200,000 00
Mar. 7		25,000 00
" 24		25,000 00
April 22		25,000 00
May 8		50,000 00

CONSTATING INSTRUMENTS

The Toronto General Trusts Corporation was constituted on the 1st April, 1899, by special Act of Ontario, 62 Vict. (2), chap. 109, amalgamating into one Company under the above name. (1) The Toronto General Trusts Company, and (2) The Trusts Corporation of Ontario.

By an agreement made under the Loan Corporations Act in two indentures dated respectively 13th and 30th July, 1903, approved by Order-in-Council (Ontario), 11th September, 1903, the Toronto General Trusts Corporation acquired the assets and assumed the liabilities and duties of the Ottawa Trusts and Deposit Company. See also special Act of the Province of Quebec (2nd June, 1904), 4 Edw. VII., chap. 93.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Ontario	1,426,149 55	1,661 81	23,651 90	149 25	1,451,612 51
Manitoba	499,098 74	17,221 90	10,709 00	11,664 63	538,694 27
Saskatchewan	362,340 00	34,099 92	6,838 37	6,345 71	409,624 00
Alberta	118,304 05	9,974 73	3,099 00	825 34	132,203 12
British Columbia	77,400 00	....	477 13	8 00	77,885 13
	2,483,292 34	62,958 36	44,775 40	18,992 93	2,610,019 03
Guaranteed Funds:					
Ontario	1,297,989 35	1,696 47	17,329 70	255 23	1,317,270 75
Manitoba	1,986,189 48	84,383 67	38,722 00	6,817 10	2,116,112 25
Saskatchewan	3,068,203 56	204,126 53	54,896 00	34,829 77	3,362,055 86
Alberta	64,667 64	4,959 21	1,679 00	....	71,305 85
	6,417,050 03	295,165 88	112,626 70	41,902 10	6,866,744 71

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
Company Funds:	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken..............	2,230,075 56	22,067 84	27,498 95	41,306 79	2,320,949 14
2. Second or subsequent mortgages (where prior mortgages are held by the Corporation as Investments for Trust Estates) under which no legal proceedings have been taken..............	40,346 19	152 36	....	500 91	40,999 46
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	26,745 79	306 72	3,185 12	115 32	30,352 95
4. (a) Amount secured by Agreements for sale or purchase of property not subject to prior mortgage.......	183,874 80	2,798 28	6,949 09	2,826 38	196,448 55
(b) Aggregate amount of sale price of properties covered by such agreements, $251,691.20...	....	....	....	....	....
5. (a) Amount secured by agreements for sale or purchase of property subject to prior mortgage or other charges..	2,250 00	....	....	26 00	2,276 00
(b) Amount of such prior mortgage or charges, $4,400.............	....	....	....	....	....
(c) Aggregate amount of sale price of properties covered by such Agreements, $16,000.......	....	....	....	....	....
	2,483,292 34	25,325 20	37,633 16	44,775 40	2,591,026 10
Guaranteed Funds:					
1. First mortgages under which no legal proceedings have been taken..............	6,270,959 71	154,749 13	121,875 04	112,184 00	6,659,767 88
2. Second or subsequent mortgages (where prior mortgages are held by the Corporation as Investments for Trust Estates) under which no legal proceedings have been taken.........	11,850 45	....	....	126 73	11,977 18
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	101,987 60	2,926 77	13,967 91	7 97	118,890 25
4. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage............	32,252 27	673 70	973 33	308 00	34,207 30
(b) Aggregate amount of sale price of properties covered by such agreements, $51,950.......	....	....	....	....	....
	6,417,050 03	158,349 60	136,816 28	112,626 70	6,824,842 61

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50.000

Short description of property	Original Principal	Amount of any additional advances or charges	Amount of instalments of principal due but unpaid	Interest accrued	Total amount at which carried in Corporation's book
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Sub-division Town of Hastings, Vancouver	125,000 00	....	....	477 13	77,400 00
120 Elgin St., Ottawa	62,500 00	....	....	75 18	56,000 00
63-5 Queen St. W., Toronto	90,000 00	....	....	2,051 51	90,000 00
¾ Int., 130-132 Yonge St., Toronto	51,600 00	....	....	1,222 14	51,600 00
Cor. Poplar Plains Rd. and Davenport Rd., Toronto; Sundry Securities	249,500 00	....	249,500 00	1,762 87	249,500 00
30-34 King E., Toronto	70,000 00	20,000 00	....	1,802 20	90,000 00
589-95 Yonge St., Toronto	50,000 00	....	....	1,264 38	50,000 00
472-84 Yonge St., Toronto	60,000 00	....	....	1,517 26	60,000 00
113-15 Sparks St., Ottawa	50,000 00	411 00	....	1,084 93	50,411 00
Lots 89-90-91-92, Block 4, D.G.S. 1, St. John, Plan 129, Winnipeg	90,000 00	....	10,000 00	622 00	70,000 00
283-9 Bank St., Ottawa, $50,000. Portion held for Guaranteed Account, $44,000	6,000 00	....	....	41 43	6,000 00
	904,600 00	20,411 00	259,500 00	11,921 03	850,911 00
Guaranteed Funds:					
137-9 Yonge St., Toronto; 74 Victoria St., Toronto	140,000 00	....	140,000 00	2,872 87	140,000 00
61-3 Sparks St., Ottawa	90,000 00	....	....	1,213 40	57,000 00
126-30 Wellington St., W., Toronto	82,750 00	....	82,750 00	396 75	82,750 00
99-107 Bank St., Ottawa	60,000 00	....	....	122 84	58,229 59
Lot 209, Block 3, D.G.S 1, St. John, Plan 129, (except W. 3½")Winnipeg	80,000 00	....	....	2,327 00	74,500 00
283-9 Bank St., Ottawa, 50,000.00 Portion held for capital account (see Schedule) $6,000.00	44,000 00	....	....	188 71	44,000 00
	496,750 00	222,750 00	....	7,121 57	456,479 59

THE TRUSTS AND GUARANTEE COMPANY LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—JAMES J. WARREN.
General Manager—E. B. STOCKDALE.
Vice-President—CHARLES E. RITCHIE.

DIRECTORS

J. H. ADAMS, Toronto.
HON. A. C. FLUMMERFELT, Victoria, B.C.
ARNOLD M. IVEY, Toronto
THOMAS REID, Toronto.
LT.-COL. S. C. ROBINSON, Walkerville, Ont.
E. B. STOCKDALE, Toronto.
JAMES J. WARREN, Toronto.
W. D. BELL, Chesley, Ont.
LLOYD HARRIS, Brantford, Ont.
D. J. MCDOUGALD, Toronto.
C. E. RITCHIE, Akron, Ohio.
JOSEPH RUDDY, Brantford, Ont.
W. THOBURN, Almonte, Ont.
LT.-COL. ERNEST WIGLE, B.A., K.C., Windsor, Ont.

Auditors—GEO. EDWARDS, Toronto ; H. PERCY EDWARDS, Toronto.

CAPITAL

Amount of Capital Stock authorized	$ 2,000,000 00
Amount subscribed—ordinary	2,000,000 00
Amount paid in cash:	
On $2,000,000.00 stock 20% called	1,427,443 97

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the corporation		
*Office premises (Trusts Bldgs., Ltd., Stock)	$ 245,084 77	
Office Furniture and Fixtures	25,000 00	
Real Estate held for sale	141,623 73	
		$ 411,708 50
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 55,087 20	
Interest due	3,790 92	
Interest accrued	537 81	
(*See Schedule B*)		59,415 93
3. †Amount of loans secured by stocks, bonds and other collateral:		
Principal	$	23,462 59
4. †Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	$ 2,300 00	
(b) All other bonds	636,520 88	
Interest due	43,192 02	
Interest accrued	3,016 00	
		685,028 90
5. †Book value of stocks owned		284,288 10
6. Cash on hand		11,089 45
7. Cash on deposit with banks		49,024 31
8. Advances to estates, trusts, etc., under administration. (Shown in Guaranteed Funds, $35,192.78).		
9. Accrued fees and charges for administering estates (estimated)		203,901 35
10. ‡All other assets		141,803 96
Total Company funds		$ 1,869,723 06

**The office premises of the Company are held by the Trusts Buildings, Ltd. The properties were valued by the Canadian Appraisal Company in 1920 at $939,398.27. The book value is $814,378.55 Of this amount, $569,378.55 is carried in Guaranteed account in item 2 (c), and the balance, $245,000, is shown in Company funds in item 1.*

†*The Department is not satisfied with the value of the assets shown in items 3, 4 and 5, and is urging a revaluation of these by the Company.*

‡*This item includes accounts receivable $73,865.58.*

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 3,438,427 01	
Interest due	109,347 49	
Interest accrued	64,363 29	
(*See Schedule B*)		3,612,137 79
2. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	$ 362,895 72	
(b) Canadian municipalities, school districts and rural telephone companies	711,105 07	
(c) All other bonds	559,380 00	
Interest due	8,143 35	
Interest accrued	29,478 02	
		1,671,002 16
3. Cash on hand		16,242 48
4. Cash on deposit with banks		183,356 66
5. Other assets		293,903 42
Total Guaranteed Funds		$ 5,776,642 51

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$19,931,584 72

Summary

Company Funds	$ 1,869,723 06
Guaranteed Funds	5,776,642 51
Estates, Trusts and Agency Funds	19,931,584 72
Grand Total of Assets	$27,577,950 29

Liabilities

Company Funds

1. Money borrowed from banks:	
With security	$ 100,000 00
2. Reserve Fund	2,000 00
3. Contingency fund	7,191 89
4. All other liabilities	2,622 13
5. Dividends to shareholders declared and unpaid	42,343 29
6. Paid up capital	1,427,443 97
7. Balance of Profit and Loss Account	288,121 78
Total Company Funds	$ 1,869,723 06

Guaranteed Funds

1. Principal guaranteed	$ 5,763,692 84
2. Interest due and accrued	12,949 67
Total Guaranteed Funds	$ 5,776,642 51

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$19,931,584 72

Summary

Company Funds	$ 1,869,723 06
Guaranteed Funds	5,776,642 51
Estates, Trusts and Agency Funds	19,931,584 72
Grand Total of Liabilities	$27,577,950 29

REVENUE ACCOUNT

Income

1. Interest earned:		
(a) on mortgages	$ 3,759 62	
(b) on bonds, debentures and stocks	43,221 60	
(c) on collateral loans	1,074 38	
(d) on bank deposits	169 21	
		$ 48,224 81
2. Profit on sale of securities		10,561 93
3. Profit in guaranteed funds		76,944 37
4. Agency fees and commissions earned		218,771 53
5. Other revenue for the year		5,454 08
Total		$ 359,956 72

Expenditure

6. Interest incurred		$ 8,689 03
7. Amount by which ledger values of assets were written down		13,162 43
8. Licenses and taxes other than taxes on real estate:		
(a) Provincial	$ 602 00	
(b) Municipal	2,620 35	
		3,222 35
9. All other expenses incurred: Salaries, $127,077.26; directors' fees, $5,130.00; auditors' fees, $1,800.00; legal fees, $2,462.84; rents, $45,980.98; travelling expenses, $1,292.82; printing and stationery, $8,343.50; advertising, $7,168.11; postage, telegrams, telephones and express, $3,862.41; miscellaneous, $17,669.85 total		220,787 77
10. Net profit transferred to Profit and Loss Account		114,095 14
Total		$ 359,956 72

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 275,151 44
Amount transferred from Revenue account	114,095 14
Total	$ 389,246 58
Dividends to shareholders declared during year	$ 84,667 21
Dominion of Canada, Income, Special, War Revenue and Provincial Government Taxes	16,457 59
Balance of account at December 31st, 1922	288,121 78
Total	$ 389,246 58

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: All officers and staff under Schedule Bond, $117,000.00.
2. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 1st, 1922 and July 1st, 1922, 6% per annum.
3. Date appointed for the Annual Meeting: Second Wednesday in February. Date of last Annual Meeting: February 14th, 1923.

4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is	$ 192,911 69
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year	14,172 96
5. Amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement	600,000 00
(Bonds of the Trusts Buildings, Ltd., all the stock of which Company is owned by the Trust Company.)	
6. Amount of actual cash receipts during the year, excluding Trust Account receipts, for :	
(a) interest on mortgage investments	4,233 12
(b) interest on bonds and debentures and dividends on stocks	3,849 63
7. Amount of interest permanently capitalized during the year:	
Capital Funds	2,040 42
Guaranteed Funds	170 44

CONSTATING INSTRUMENTS

Incorporated on the 24th February, 1897, by Letters Patent of Ontario, issued under R.S.O. 1897, c. 191. See Ontario Trust Company Act (R.S.O. 1897, c. 206) and the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Alberta.........	52,036 44	3,790 92	537 81	50 76	56,415 93
Ontario.........	3,000 00	....	....	....	3,000 00
Guaranteed Funds:					
Alberta.........	1,395,935 90	100,180 78	38,559 76	51,417 68	1,586,094 12
British Columbia	161,746 15	....	....	....	161,746 15
Ontario.........	1,828,386 43	9,166 71	25,803 53	940 85	1,864,297 52
Total.......	3,441,104 92	113,138 41	64,901 10	52,409 29	3,671,553 72

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken:					
Company Funds......	53,461 44	807 00	2,492 98	527 38	57,288 80
Guaranteed Funds....	3,222,581 34	30,194 98	37,647 29	59,021 34	3,349,444 95
2. Mortgages under which legal proceedings have taken and are still unsettled(including loans where mortgagee is in possession)					
Company Funds......	1,625 76	116 79	374 15	10 43	2,127 13
Guaranteed Funds....	215,845 67	10,044 95	31,460 27	5,341 95	262,692 84
Total.............	3,493,514 21	41,163 72	71,974 69	64,901 10	3,671,553 72

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Interest accrued	Total amount at which carried in Corporation's books.
	$ c.	$ c.	$ c.
Part of Lot 3, north side Wellington St., Toronto......	75,000 00	534 25	50,000 00
Lands in Plan 569E, Toronto, 43¼ acres..............	92,425 27	1,296 44	92,425 27
Total..................................	167,425 27	1,830 69	142,425 27

THE UNION TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—HENRY F. GOODERHAM.
Vice-President—J. H. MCCONNELL, M.D..
Manager—JAMES K. PICKETT.
Secretary—C. D. HENDERSON.

DIRECTORS

HENRY F. GOODERHAM, Toronto.
MARK BREDIN, Toronto.
W. H. SMITH, Oakville, Ont.
W. C. LAIDLAW, Toronto.
S. R. PARSONS, Toronto.
J. H. MCCONNELL, M.D., Toronto.
H. H. BECK, Victoria, B.C.
A. P. TAYLOR, Toronto.
M. R. GOODERHAM, Toronto.
J. B. LAIDLAW, Toronto.

Auditors—PRICE, WATERHOUSE AND COMPANY, Toronto and Winnipeg.

CAPITAL

Amount of Capital Stock authorized	$ 1,000,000 00
Amunt subscribed—ordinary	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the corporation:		
Freehold land (including buildings)	$ 182,770 47	
Less provision for possible depreciation	30,000 00	
		$ 152,770 47
2. Rents due		1,100 00
3. Amount secured by mortgage on real estate including:		
First mortgages	$ 119,731 94	
Second and subsequent mortgages	349,431 55	
Agreements for sale	462,646 32	
Interest due	53,813 69	
Interest accrued	5,322 62	
	$ 990,946 12	
Less provision for possible depreciation	35,337 21	
(*See Schedule B*)		955,608 91
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral, $50,000.00 of the Company's own stock upon which $50,000.00 has been paid.)		
Principal	$ 53,850 00	
Interest accrued	883 26	
		54,733 26
5. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion	$ 3,000 00	
(b) All other bonds	49,870 75	
Interest accrued	606 60	
		53,477 35
6. Book value of stocks owned	$ 231,286 00	
Less provision for possible depreciation	50,000 00	
	$ 181,286 00	
Accrued dividends thereon	3,697 00	
		184,983 00
7. Cash on hand		2,886 61
8. Cash on deposit with banks	$ 49,591 25	
Elsewhere	724 26	
		50,315 51
9. Advances to estates, trusts, etc., under administration		11,000 00
10. Accrued fees and charges for administering estates		6,443 79
11. All other assets		200,903 88
Total Company Funds		$ 1,674,222 78

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 3,824,466 36	
Second and subsequent mortgages	2,500 00	
Agreements for sale	32,271 77	
Interest due	80,611 88	
Interest accrued	74,284 22	
(See Schedule B)		$ 4,014,134 23
2. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial	$ 275,329 17	
(b) Canadian municipalities	41,276 92	
(c) All other bonds	459,954 15	
Interest accrued	11,183 51	
		$ 787,743 75
3. Cash on hand		29,422 32
4. Cash on deposit with banks		162,982 25
5. Other assets		94,276 30
Total Guaranteed Funds		$ 5,088,558 85

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 6,538,975 53

Summary

Company Funds	$ 1,674,222 78
Guaranteed Funds	5,088,558 85
Estates, Trusts and Agency Funds	6,538,975 53
Grand Total of Assets	$13,301,757 16

Liabilities

Company Funds

1. Taxes other than taxes on real estate	$ 6,301 08
2. Other expenses accrued	877 45
3. Reserve Fund	450,000 00
4. Contingency fund	50,000 00
5. All other liabilities	6,706 93
6. Dividends to shareholders declared and unpaid (due Jan. 2, 1923)	17,500 00
7. Paid up capital	1,000,000 00
8. Balance of Profit and Loss Account	142,837 32
Total Company Funds	$ 1,674,222 78

Guaranteed Funds

1. Principal guaranteed	$ 5,088,558 85
Total Guaranteed Funds	$ 5,088,558 85

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 6,538,975 53

Summary

Company Funds	$ 1,674,222 78
Guaranteed Funds	5,088,558 85
Estates, Trusts and Agency Funds	6,538,975 53
Grand Total of Liabilities	$13,301,757 16

REVENUE ACCOUNT

Income

1. Rents earned—(Including $20,425.50 on office premises)		$ 23,736 41
2. Interest earned:		
(a) on mortgages	$ 36,938 93	
(b) on bonds, debentures and stocks	36,953 54	
(c) on collateral loans	5,570 40	
(d) on bank deposits	2,040 55	
		81,503 42
3. Profit on sale of securities		12,357 46
4. Profit in guaranteed funds		102,946 29
5. Agency fees and commissions earned		43,351 03
6. Other revenue for the year		3,438 59
Total		$ 267,333 20

Expenditure

7. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 6,200 00	
(b) Provincial	4,404 87	
(c) Municipal	2,553 41	
		$ 13,158 28
8. Commission on loans		1,241 50
9. All other expenses incurred: Salaries, $66,738.29; directors' fees, $5,580.76; auditors' and inspection committee fees, $2,400.12; legal fees, $469.82; rents, $14,700.00; travelling expenses, $1,388.15; printing and stationery, $4,774.90; advertising, $15,582.23; postage, telegrams, telephones and express, $3,269.01; miscellaneous, $42,257.32; total		157,160 60
10. Net profit transferred to Profit and Loss Account		95,772 82
Total		$ 267,333 20

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 117,064 50
Amount transferred from Revenue account	95,772 82
Total	$ 212,837 32
Dividends to shareholders declared during year	$ 70,000 00
Balance of account at December 31st, 1922	142,837 32
Total	$ 212,837 32

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: General Manager, $5,000.00; Secretary, $5,000.00; Trust Officer, $5,000.00; two Assistant Secretaries, $5,000.00 each and other members of staff for various amounts.
2. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 3, 1¾%; April 1, 1¾%; July 2, 1¾%; October 1, 1¾%.
3. Date appointed for the Annual Meeting: Second Thursday in February. Date of last Annual Meeting: February 9th, 1922.

4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is	$ 30,000 00
The aggregate amount of instalments of principal in arrears	16,000 00
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year	2,041 35
5. Amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement	3,000 00
6. Amount of actual cash receipts during the year excluding Trust Account receipts for:	
(a) interest on mortgage investments	311,772 80
(b) interest on bonds and debentures and dividends on stocks	88,252 62
(c) loans on collateral security	8,678 22
(d) net revenue from real estate	149 84
7. Amount of interest permanently capitalized during the year	12,923 13

CONSTATING INSTRUMENTS

Incorporated by Letters Patent of Ontario, dated 7th August, 1901. The Letters Patent authorized the Company to acquire and take over the assets, business and goodwill of the Provincial Trust Company of Ontario, Limited.

The Authorized Capital Stock of the Union Trust Company was at first $2,000,000 (F. p. 106) then, by Supplementary Letters Patent of 27th December, 1905, was increased to $2,500,000 (F. p. 205); finally, by Supplementary Letters Patent of 25th November, 1908, was decreased to $1,000,000 (F. p. 393).

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total Interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
Ontario.........	179,468 45	Cr. 219 92	1,262 95	10 25	180,521 73
Manitoba.......	273,443 06	4,085 36	1,901 37	856 51	280,286 30
Saskatchewan...	230,291 59	19,622 34	1,159 01	1,578 06	252,651 00
Alberta.........	246,032 49	30,325 91	999 29	129 40	277,487 09
Total.......	929,235 59	53,813 69	5,322 62	2,974 22	990,946 12
Guaranteed Funds:					
Ontario.........	1,829,858 10	1,219 83	31,635 97	288 31	1,863,002 21
Manitoba.......	994,597 37	18,011 91	12,366 18	1,382 69	1,026,358 15
Saskatchewan...	898,288 24	53,836 47	24,224 80	3,041 45	979,390 96
Alberta.........	93,148 05	7,543 67	4,968 82	863 30	106,523 84
British Columbia.	37,770 62	....	1,088 45	....	38,859 07
Total.......	3,853,662 38	80,611 88	74,284 22	5,575 75	4,014,134 23

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:					
1. First mortgages under which no legal proceedings have been taken..................	81,577 78	724 16	....	1,106 12	83,408 06
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken..................	349,431 55	....	....	2,167 64	351,599 19
3. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession)	38,154 16	2,617 40	5,330 57	....	46,102 13
4. Amount secured by agreements for sale or purchase of property not subject to prior mortgage..........................	462,646 32	10,262 11	34,879 45	2,048 86	509,836 74
Total..............................	931,809 81	13,603 67	40,210 02	5,322 62	990,946 12
Guaranteed Funds:					
1. First mortgages under which no legal proceedings have been taken..................	3,824,466 36	46,158 70	33,131.12	73,418 39	3,977,174 57
2. Second or subsequent mortgages (where prior mortgages are not entirely owned by the Company) under which no legal proceedings have been taken..................	2,500 00	....	....	16 25	2,516 25
3. Amount secured by agreements for sale or purchase of property not subject to prior mortgage..........................	32,271 77	668 68	653 38	849 58	34,443 41
Total..............................	3,859,238 13	46,827 38	33,784 50	74,284 22	4,014,134 23

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OF PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property	Original Principal	Amount of instalments of principal due but unpaid	Amount of interest due and unpaid whether capitalized or not	Interest accrued	Total amount at which carried in Corporation's books	Amount of any prior charges or mortgages
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Company Funds:						
S.E. cor. Yonge and Richmond Sts., Toronto	60,000 00	60,000 00	....	....	60,000 00	100,000 00
Cor. Broad and 3rd Sts., Richmond, W. Va., U.S.A.	100,000 00	....	....	630 14	95,000 00	200,000 00
Office Bldg., cor. Main and Lombard Sts., Winnipeg	240,000 00	....	....	1,436 56	189,981 55	450,000 00
Sec. 19-25, E. 27-31-33 and 35, Twp. 40, Range 8, W. 4, Alberta	53,345 80	16,115 54	6,071 90	....	32,495 88	....
	453,345 80	76,115 54	6,071 90	2,066 70	377,477 43	750,000 00
Guaranteed Funds:						
Farm, Twp. of Woodhouse, Ont.	58,300 00	2,500 00	....	655 94	54,000 00	....
18-22 King St., Hamilton	80,000 00	5,000 00	....	692 81	45,000 00	....
Cor. Bloor St. and Dovercourt Rd., Toronto	75,000 00	....	....	267 12	75,000 00	....
Lots 161-162, Block 3, and part Lot 1, St. Johns, Winnipeg	85,000 00	....	....	3,187 50	85,000 00	....
Office Bldg., cor. Main and Lombard Sts., Winnipeg	450,000 00	....	....	61 65	450,000 00	....
Lot 4, Block 28, Vancouver, B.C.	50,000 00	....	....	1,064 00	36,500 00	....
Waldron Court, Lots 1 and 2, St. Johns, Winnipeg	85,000 00	....	....	852 66	57,000 00	....
Total	883,300 00	7,500 00	....	6,781 68	802,500 00	....

THE WATERLOO TRUST AND SAVINGS COMPANY

Head Office, Waterloo, Ontario

OFFICERS

President—THOMAS HILLIARD, Waterloo, Ont. Manager and Secretary—P. V. WILSON.
Vice-President—EDWARD F. SEAGRAM, Waterloo, Ont.

DIRECTORS

THOMAS HILLIARD, Waterloo, Ont.
E. F. SEAGRAM, Waterloo, Ont.
F. S. KUMPF, Waterloo, Ont.
S. B. BRICKER, Waterloo, Ont.
FRED HALSTEAD, Waterloo, Ont.
W. L. HILLIARD, Waterloo, Ont.
P. V. WILSON, Waterloo, Ont.
H. J. SIMS, Kitchener, Ont.
J. M. SCULLY, Kitchener, Ont.
GEO. D. FORBES, Hespeler, Ont.
J. H. GUNDY, Toronto.
A. J. KIMMEL, Cobourg, Ont.
GEORGE DOBBIE, Galt.
LOUIS L. LANG, Kitchener, Ont.

Auditors—J. SCULLY, Kitchener; J. F. SCULLY, Kitchener.

CAPITAL

Amount of Capital Stock authorized		$ 2,000,000 00
Amount subscribed—ordinary		742,800 00
Amount paid in cash:		
On $722,600 stock fully called	$ 705,110 00	
On $20,200.00 instalment stock	2,810 00	
		707,920 00

BALANCE SHEET AS AT DECEMBER 31st, 1922

Assets

Company Funds

1. Book value of real estate held by the corporation:		
*Office premises	$ 84,000 00	
Freehold land (including buildings)	45,507 00	
		$ 129,507 00
2. Amount secured by mortgage on real estate including:		
First mortgages	$ 530,982 58	
Agreements for sale	17,406 39	
Interest due	1,117 54	
Interest accrued	9,817 12	
(*See Schedule B*)		559,323 63
3. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral $24,000.00 of the Company's own stock upon which $24,000.00 has been paid.)		
Principal	$ 51,985 00	
Interest due	158 46	
		52,143 46
4. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	$ 35,384 08	
(b) Canadian municipalities, school districts and rural telephone companies	104,728 53	
(c) All other bonds	53,100 00	
Interest accrued	3,618 89	
		196,831 50
5. Cash on hand		1,849 09
6. Cash on deposit with banks		8,463 35
7. All other assets		1,732 29
Total Company Funds		$ 949,850 32

*Includes office fixtures.

Guaranteed Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	$ 626,148 16	
Agreements for sale	2,095 00	
Interest due	31,274 16	
Interest accrued	9,638 42	
(*See Schedule B*)		$ 669,155 74

2. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	$ 313,035 94	
(b) Canadian municipalities, school districts and rural telephone companies	788,032 93	
(c) All other bonds	115,981 87	
Interest due	16,555 31	
Interest accrued	31,288 13	
		1,264,894 18
3. Cash on hand		34,946 58
4. Cash on deposit with banks		91,697 94
Total Guaranteed Funds		$ 2,060,694 44

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 73,647 97

Summary

Company Funds	$ 949,850 32
Guaranteed Funds	2,060,694 44
Estates, Trusts and Agency Funds	73,647 97
Grand Total of Assets	$ 3,084,192 73

Liabilities

Company Funds

1. Money borrowed:	
Without security	$ 50,000 00
2. Reserve Fund	150,000 00
3. Contingency fund	10,000 00
4. All other liabilities	5,219 80
5. Dividends to shareholders declared and unpaid	22,889 10
6. Paid up capital	707,920 00
7. Balance of Profit and Loss Account	3,821 42
Total Company Funds	$ 949,850 32

Guaranteed Funds

1. Principal guaranteed	$ 2,053,313 83
2. Interest due and accrued	7,380 61
Total Guaranteed Funds	$ 2,060,694 44

Estates, Trusts and Agency Funds

Total Estates, Trusts and Agency Funds	$ 73,647 97

Summary

Company Funds	$ 949,850 32
Guaranteed Funds	2,060,694 44
Estates, Trusts and Agency Funds	73,647 97
Grand Total of Liabilities	$ 3,084,192 73

REVENUE ACCOUNT

Income

1. Rents earned (Including $4,850 on office premises)		$ 5,402 35
2. Interest earned:		
(a) on mortgages	$ 90,650 60	
(b) on bonds, debentures and stocks	92,755 94	
(c) on collateral loans	3,839 38	
(d) on bank deposits	1,005 35	
		188,251 27

3. Profit on sale of securities and real estate		8,303 01
4. Agency fees and commissions earned		2,221 32
Total		$ 204,177 95

Expenditure

5. Interest incurred		$ 87,345 64
6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	$ 5,696 40	
(b) Provincial	1,305 65	
(c) Municipal	1,024 77	
		8,026 82
7. Commission on loans and on sale of debentures and real estate		9,919 61
8. All other expenses incurred: Salaries, $21,477.66; directors' fees, $1,154.55; auditors' fees, $700.00; legal fees, $283.62; rents, $4,814.07; travelling expenses, $338.19; printing and stationery, $1,833.20; advertising, $3,355.45; postage, telegrams, telephones and express, $455.26; Trust organization expense, $4,000.00; miscellaneous, $1,464.20; total		39,876 20
9. Net profit transferred to Profit and Loss Account		59,009 68
Total		$ 204,177 95

PROFIT AND LOSS ACCOUNT

Balance brought forward from previous year	$ 9,011 86
Amount transferred from Revenue account	59,009 68
Premium on capital stock sold during year	2,535 00
Total	$ 70,556 54

Dividends to shareholders declared during year	$ 44,986 95
Amount transferred to Special Reserves and Contingency Accounts	20,410 67
Written off office premises	1,337 50
Balance of account at December 31st, 1922	3,821 42
Total	$ 70,556 54

MISCELLANEOUS

1. Officers of the Corporation who are under bond and for the following amounts respectively: Six officers, $5,000.00 each.

2. Dividend days of the Corporation in 1922, and rates of dividends declared payable on those days respectively: January 2, 1922, 3%; July 2, 1922, 3¼%.

3. Date appointed for the Annual Meeting: February 8, 1923. Date of last Annual Meeting: February 9, 1922.

4. Special General Meetings held during year: Dates, June 15, 1922.

5. Amount of actual cash receipts during the year excluding Trust Account receipts for:

(a) interest on mortgage investments	$ 88,493 22
(b) interest on bonds and debentures and dividends on stocks	87,193 97
(c) loans on collateral security	3,734 57
(d) net revenue from real estate	5,402 35

6. Maximum amount of money loaned or advanced at any time during the year to directors	600 00
Amount owing December 31, 1922	600 00

CONSTATING INSTRUMENTS

Originally incorporated as a Loan Corporation by Letters Patent, 7th April, 1913, under the Loan and Trust Corporations Act, 2 George V., 1912, chap. 34, now R.S.O. 1914, chap. 184. The original corporate name was, The Waterloo County Loan and Savings Company.

By a Special Act of the Legislature of Ontario, dated 4th May, 1922, the company was granted the powers of a trust company and the name was changed to the Waterloo Trust and Savings Company.

SCHEDULE B

Section A

SUMMARY OF MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31ST, 1922, CLASSIFIED AS TO PROVINCE.

Province	Total principal unpaid	Total interest due	Total interest accrued	Total charges due and unpaid	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Ontario:					
Company Funds.	341,707 90		6,096 41	5 70	347,810 01
Guar. Funds.....	136,750 00		1,764 40		138,514 40
Manitoba:					
Company Funds	186,025 51	770 34	3,461 91	969 86	191,227 62
Saskatchewan:					
Company Funds	19,680 00	347 20	258 80		20,286 00
Guar. Funds.....	477,157 22	31,274 16	7,874 02	14,335 94	530,641 34
Total.......	1,161,320 63	32,391 70	19,455 54	15,311 50	1,228,479 37

SCHEDULE B

Section B

LOANS SECURED BY MORTGAGES ON LAND.

	Principal	Amount of interest due and unpaid		Amount of interest accrued	Total
		Under six months	Six months and over		
	$ c.	$ c.	$ c.	$ c.	$ c.
1. First mortgages under which no legal proceedings have been taken:					
Company Funds........	530,982 58	866 76		9,606 43	541,455 77
Guaranteed Funds......	611,515 79	16,788 67	11,556 29	9,409 89	649,270 64
2. Mortgages under which legal proceedings have been taken and are still unsettled (including loans where mortgagee is in possession.)					
Guaranteed Funds......	14,632 37	1,206 95	1,404 05	190 77	17,434 14
3. (a) Amount secured by agreements for sale or purchase of property not subject to prior mortgage.					
Company Funds.....	17,406 39	250 78		210 69	17,867 86
Guaranteed Funds....	2,095 00	157 85	160 35	37 76	2,450 96
(b) Aggregate amount of sale price of properties covered by such agreements, $42,825.00.....					
Total...............	1,176,632 13	19,271 01	13,120 69	19,455 54	1,228,479 37

SCHEDULE B

Section C

MORTGAGE LOANS OR AGREEMENTS FOR SALE OR PURCHASE OR PROPERTY OF OR IN EXCESS OF 2 PER CENT. OF THE COMBINED PAID UP CAPITAL AND SURPLUS OF THE CORPORATION OR IN EXCESS OF $50,000.

Short description of property.	Original Principal	Amount of instalments of principal due but unpaid	Interest accrued	Total amount at which carried in Corporation's books
	$ c.	$ c.	$ c.	$ c.
Company Funds:				
Apt. House, Block, 15, 16, Winnipeg....	40,000 00	1,000 00	506 34	39,006 34
Store and office Block, King St., Kitchener..........................	40,000 00	2,000 00	463 73	39,463 73
Office building, London, Ont...........	20,000 00	....	35 62	20,035 62
Total.................	100,000 00	3,000 00	1,005 69	98,505 69
Guaranteed Funds:				
Block in Kitchener..................	30,000 00	....	875 00	25,875 00
Farm lands with buildings, Leask, Sask.	25,000 00	....	276 16	21,276 16
Walper Block, Kitchener..............	40,000 00	....	....	40,000 00
Garage and Land, Kitchener..........	20,000 00	....	467 94	20,467 94
Total.........................	115,000 00	....	1,619 10	107,619 10

Orders-in-Council granted, empowering the Courts to appoint trust corporations as trustee, administrator, guardians, etc., without securities.

Name of Company.

1. Toronto General Trusts Corporation, 10th March, 1882[1]
2. Trusts and Guarantee Company, Limited, 19th March, 1897.
3. National Trust Company, Limited, 22nd November, 1898.
4. Canada Trust Company, 7th February, 1901.
5. Union Trust Company, Limited, 22nd April, 1902.
6. Royal Trust Company, 24th February, 1905.
7. Imperial Trusts Company of Canada, 9th February, 1906.
8. Mercantile Trust Company of Canada, Limited, 29th May, 1908.
9. Chartered Trust and Executor Company, 6th April, 1910.
10. Canada Permanent Trust Company, 13th May, 1913.
11. Sterling Trusts Corporation, 20th May, 1914.
12. Capital Trusts Corporation, Limited, 16th September, 1914.
13. London and Western Trusts Company, Limited, 29th June, 1917.
14. Guelph Trust Company, 30th August, 1917.
15. Brantford Trust Company, 29th October, 1918.
16. Premier Trust Company, 17th July, 1919.
17. Waterloo Trust and Savings Company, 1st August, 1922.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by trustees.

Name of Corporation.

1. Canada Landed and National Investment Company, Limited.
2. Toronto Savings and Loan Company.
3. British Mortgage Loan Company of Ontario.
4. Midland Loan and Savings Company.
5. London Loan and Savings Company of Canada.
6. Toronto Mortgage Company.
7. Crown Savings and Loan Company.
8. Canadian Mortgage Investment Company.

List of Loan Corporations whose debentures have been authorized by Order-in-Council for purposes of investment by trustees and with whom trustees may deposit trust funds. R.S.O. 1897, c. 130, as amended by 62 V. (2nd sess.), c. 11, s. 32, and by 1 Edw. VII, c. 14, s. 1, and by 3 Edw. VII, c. 7, s. 25, and by 7 Edw. VII, c. 28, s. 1, and by 1 Geo. V. c. 26, s. 28; R.S.O. 1914, c. 121, s. 28-29.

Name of Corporation.

1. Canada Permanent Mortgage Corporation.
2. Guelph and Ontario Investment and Savings Society.
3. Industrial Mortgage and Savings Company.
4. Victoria Loan and Savings Company.
5. Landed Banking and Loan Company.
6. Hamilton Provident and Loan Corporation.
7. The Huron and Erie Mortgage Corporation.
8. Central Canada Loan and Savings Company.
9. East Lambton Farmers' Loan and Savings Company.
10. Lambton Loan and Investment Company.
11. Ontario Loan and Debenture Company.
12. Royal Loan and Savings Company.
13. Southern Loan and Savings Company.
14. Grey and Bruce Loan Company.

Statement of Assets of Loan Corporations Registered in Ontario, as at 31st December, 1922.

Name of Corporation	Office Premises	Real Estate held for sale	Mortgages on Real Estate	Loans on Stocks and Bonds	United Kingdom, Dominion of Canada, Provinces of Canada Securities	Canadian Municipals, School Districts, Rural Telephone Debentures
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
British Mortgage Loan Company of Ontario	30,000 00		2,226,178 00		15,020 00	1,135,682 00
Brockville Loan and Savings Company		2,426 60	753,548 67			62,917 53
Canada Landed and National Investment Company, Ltd	35,000 00	78,062 78	4,128,262 13		1,127,401 06	847,013 39
Canada Permanent Mortgage Corporation	762,874 13	531,543 42	34,347,033 65	205,431 84	2,336,367 43	200,224 17
Canadian Mortgage Investment Company	262,597 27	193,244 98	1,327,710 35		135,488 02	
Canadian Northern Prairie Lands Company, Ltd		143,595 21	910,835 43	431,920 09	1,761,250 76	146,412 82
Central Canada Loan and Savings Company	250,000 00	12,763 90	1,281,660 44	1,422,151 34	306,646 43	55,323 04
Colonial Investment and Loan Company		280,632 90	638,535 69	15,000 00		159,437 77
Credit Foncier Franco-Canadien	724,622 00	668,970 89	38,295,386 62	795,191 97	1,626,340 17	248,741 96
Crown Savings and Loan Company	10,800 00	8,200 00	653,749 19	7,719 21	46,715 70	
Dyment Securities Loan and Savings Company			419,774 46	193,066 23	77,500 00	
East Lambton Farmers' Loan and Savings Company	3,000 00	800 00	288,953 04	8,433 69	76,942 77	168,185 35
Frontenac Loan and Investment Society	5,302 73	7,464 48	164,212 59	40,349 73	40,487 08	
Great West Permanent Loan Company	329,518 97	1,189,127 73	3,579,510 04	101,412 32	7,265 58	
Grey and Bruce Loan Company	22,450 00		646,626 14	95,334 15	74,459 28	
Guelph and Ontario Investment and Savings Society	30,000 00	109,729 23	2,511,129 54	45,489 12	806,977 99	635,977 76
Hamilton Provident and Loan Corporation	93,000 00	12,395 00	4,428,176 90	7,481 00	185,265 30	94,835 05
Home Building and Savings Association of Ottawa		39,948 34	163,437 75	5,275 00		
Huron Erie Mortgage Corporation	900,000 00		17,512,099 22		2,409,999 00	1,832,017 00
Industrial Mortgage and Savings Company	39,008 14		2,139,521 83	18,296 35	176,460 34	383,013 82
Lambton Loan and Investment Company	18,000 00	14,337 86	3,154,053 48	75,669 59	256,748 37	58,577 57
Landed Banking and Loan Company	75,000 00	17,850 00	3,084,320 88	57,060 06	117,054 64	59,183 82
London Loan and Savings Company of Canada	85,000 00		2,105,888 56	34,963 11	26,377 00	1,922 46
Midland Loan and Savings Company	5,000 00		1,244,268 39	3,021 00	237,114 44	192,582 29
Niagara Falls Building, Savings and Loan Association			1,048,190 00			
Ontario Loan and Debenture Company	40,000 00	92,321 41	4,699,790 58	25,364 75	1,170,708 93	1,059,700 39
Owen Sound Loan and Savings Company	16,671 23		171,469 16	10,028 92	14,899 03	480 00
People's Loan and Savings Corporation	44,000 00	57,815 24	785,152 25	11,521 94	45,024 89	11,089 87
Peterborough Workingmen's Building and Savings Soc.			60,016 03	13,770 74	11,100 83	
Port Arthur and Fort William Mortgage Company, Ltd.		102,838 82	518,794 86	4,056 62		
Provident Investment Company		611,846 89	55,943 13	143,246 07		
Real Estate Loan Company of Canada		60,774 46	1,079,115 02	1,548 66	15,050 64	115,060 56
Royal Loan and Savings Company Ltd.	50,000 00	16,173 22	1,746,862 88	42,861 55	144,178 30	170,492 18
Security Loan and Savings Company, St. Catharines	21,100 00		1,092,854 70	6,029 29	81,400 33	
Southern Loan and Savings Company	26,000 00		2,341,941 81	18,245 40	217,237 26	35,740 31
Toronto Mortgage Company	45,000 00		1,736,064 84	102,881 57	602,940 72	607,875 32
Toronto Savings and Loan Company	20,000 00	1,096,979 75	294,465 30	139,731 30	79,382 12	11,000 00
Victoria Loan and Savings Company	24,522 24	63,655 08	2,653,660 54	41,999 99	117,972 21	690,790 87
Walkerville Land and Building Company		1,485,268 11	448,497 76		10,357 67	
Totals	3,968,466 71	6,898,766 30	144,737,691 85	4,124,552 60	14,358,134 29	8,984,277 30
Totals previous year	4,143,227 00	7,113,521 97	144,152,212 94	4,231,873 90	11,973,532 58	10,148,904 99

Statement of Assets of Loan Corporations Registered in Ontario, as at 31st December, 1922—Continued.

Name of Corporation.	Other Bonds Debentures and Debenture Stocks	Stocks	Cash in Banks and other Institutions	Other Assets	Total Assets
	$ c.	$ c.	$ c.	$ c.	$ c.
British Mortgage Loan Company of Ontario	59,709 00		60,539 65		3,527,128 65
Brockville Loan and Savings Company			41,751 97	941 40	861,586 17
Canada Landed and National Investment Company, Ltd.			275,043 49		6,490,782 85
Canada Permanent Mortgage Corporation		1,238,000 00	1,744,133 72	13,868 40	41,379,476 76
Canadian Mortgage Investment Company	90,178 81	260,500 00	66,036 23	8,499 08	2,344,254 74
Canadian Northern Prairie Lands Company, Ltd.	286,869 29		208,139 43	15,557 28	3,904,580 31
Central Canada Loan and Savings Company	196,811 76	3,953,280 40	312,942 33		7,791,579 64
Colonial Investment and Loan Company		148,255 98	169,156 67	4,473 03	1,415,492 04
Credit Foncier Franco-Canadien	7,904,324 17		4,714,404 05	478,503 66	55,456,485 49
Crown Savings and Loan Company	7,500 00		22,099 29		756,783 39
Dyment Securities Loan and Savings Company		126,752 02	2,089 50		819,182 21
East Lambton Farmers' Loan and Savings Company			8,267 25		554,582 10
Frontenac Loan and Investment Society	23,075 80	11,012 50	985 89	200 00	293,090 80
Great West Permanent Loan Company		190,349 19	1,212,453 52	250,824 08	6,860,461 43
Grey and Bruce Loan Company			3,202 92	2,241 23	844,313 72
Guelph and Ontario Investment and Savings Society	19,410 73	264,450 00	149,869 97		4,573,034 34
Hamilton Provident and Loan Corporation			97,163 19		4,918,316 44
Home Building and Savings Association of Ottawa			25,541 25	1,110 16	235,312 50
Huron Erie Mortgage Corporation	60,101 00	1,180,110 00	914,855 27	* 358,706 01	25,167,887 50
Industrial Mortgage and Savings Company			106,589 90		2,862,890 38
Lambton Loan and Investment Company			40,893 57	2,500 00	3,620,780 44
Landed Banking and Loan Company	126,139 84		75,780 97		3,612,390 21
London Loan and Savings Company of Canada	1,617 53	654,601 33	65,046 06	2,913 78	2,978,329 83
Midland Loan and Savings Company	17,857 03		122,862 99	85 15	1,822,791 29
Niagara Falls Building, Savings and Loan Association			1,166 20	800 00	1,050,156 20
Ontario Loan and Debenture Company	683,286 55	3,000 00	229,749 65		8,003,922 26
Owen Sound Loan and Savings Company	6,768 32		18,216 28	1,159 25	239,692 19
People's Loan and Savings Corporation		73,244 10	45,989 99	6,031 88	1,079,870 16
Peterborough Workingmen's Building and Savings Society			1,121 09	293 75	86,302 44
Port Arthur and Fort William Mortgage Company, Ltd.	17,550 00	46,575 00	11,092 97	1,865 24	702,773 51
Provident Investment Company		1,346,743 11	3,965 00		2,161,744 20
Real Estate Loan Company of Canada			43,861 07		1,315,410 41
Royal Loan and Savings Company, Ltd.		326,110 00	115,447 37		2,612,125 50
Security Loan and Savings Company, St. Catharines			46,271 82	1,825 67	1,249,481 81
Southern Loan and Savings Company			7,613 98		2,646,778 76
Toronto Mortgage Company	57,275 78	58,200 00	87,666 58		3,297,904 81
Toronto Savings and Loan Company		2,402,069 22	208,124 26	26,281 75	4,278,033 70
Victoria Loan and Savings Company	10,504 00	7,770 00	110,886 70		3,721,761 63
Walkerville Land and Building Company			26,216 29	117,692 93	2,088,032 76
Totals	9,568,979 61	12,291,022 85	11,397,238 33	1,296,373 73	217,625,503 57
Totals previous year	9,332,056 85	12,286,627 34	10,101,643 41	921,131 86	214,404,732 84

*Unrealized assets of the Dominion Savings and Investment Society.

Statement of Liabilities to the Public of Loan Corporations Registered in Ontario as at 31st December, 1922

Name of Corporation	Debenture Stock	Debentures	Deposits	Money Borrowed	Other Liabilities	Total Liabilities to the Public
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
British Mortgage Loan Company of Ontario		1,300,718 55	1,189,974 85			2,490,693 40
Brockville Loan and Savings Company			344,225 25		4,020 42	348,245 67
Canada Landed and National Investment Company, Ltd.		3,656,017 01			42,420 96	3,698,437 97
Canada Permanent Mortgage Corporation	841,242 66	18,685,270 31	7,284,884 11		23,923 78	26,835,320 86
Canadian Mortgage Investment Company		487,092 46			17,836 67	504,929 13
Canadian Northern Prairie Lands Company, Ltd.					1,792 28	1,792 28
Central Canada Loan and Savings Company		1,841,117 39	2,254,203 21			4,095,320 60
Colonial Investment and Loan Company					5,082 84	5,082 84
Credit Foncier Franco-Canadien		38,211,619 24			2,321,289 88	40,532,909 12
Crown Savings and Loan Company		228,217 61	171,098 79			399,316 40
Dyment Securities Loan and Savings Company			41,720 46	25 00	47 40	41,792 86
East Lambton Farmers' Loan and Savings Company		114,939 15	131,620 46			246,559 61
Frontenac Loan and Investment Society			39,226 17		9 75	39,235 92
Great West Permanent Loan Company		2,353,085 70	958,893 80		13,093 10	3,325,072 60
Grey and Bruce Loan Company		95,713 65	210,987 56			306,701 21
Guelph and Ontario Investment and Savings Society		1,781,649 15	838,133 85		874 28	2,620,657 28
Hamilton Provident and Loan Corporation	375,271 91	912,857 60	927,605 25		49,300 58	2,265,035 34
Home Building and Savings Association of Ottawa				35,530 28	3,980 96	39,511 24
Huron and Erie Mortgage Corporation		12,493,764 95	6,061,379 33			18,555,144 28
Industrial Mortgage and Savings Company		940,423 71	803,081 58			1,743,505 29
Lambton Loan and Investment Company		809,093 22	1,099,576 66			1,908,669 88
Landed Banking and Loan Company		554,899 70	955,530 03		12,427 46	1,522,857 19
London Loan and Savings Company of Canada		905,614 08	756,425 74		115 00	1,662,154 82
Midland Loan and Savings Company		758,553 17	323,013 15			1,081,566 32
Niagara Falls Building, Savings and Loan Association					409,485 87	409,485 87
Ontario Loan and Debenture Company		2,775,628 62	942,592 65			3,718,221 27
Owen Sound Loan and Savings Company		24,673 51	73,572 84		40 00	98,286 35
People's Loan and Savings Corporation		110,552 13	390,113 81			500,665 94
Peterborough Workingmen's Building and Savings Society						
Port Arthur and Fort William Mortgage Company, Ltd.	70,463 22				280 48	70,743 70
Provident Investment Company				1,201,459 21	119 56	1,201,578 77
Real Estate Loan Company of Canada		482,869 89	257 33		5,160 00	488,287 22
Royal Loan and Savings Company, Ltd.		663,572 35	816,373 44		4,144 97	1,484,090 76
Security Loan and Savings Company, St. Catharines		113,556 22	376,286 86		4,654 09	494,497 17
Southern Loan and Savings Company		828,981 00	547,540 37	1,731 58	850 00	1,379,102 95
Toronto Mortgage Company		1,676,363 51	88,685 70		10,435 37	1,775,484 58
Toronto Savings and Loan Company		1,393,466 88	651,990 23		2,650 89	2,048,108 00
Victoria Loan and Savings Company		1,405,028 79	1,053,068 61		25,142 80	2,483,240 20
Walkerville Land and Building Company		700,000 00			29,941 40	729,941 40
Totals	1,286,977 79	96,305,339 55	29,332,062 09	1,238,746 07	2,989,120 79	131,152,246 29
Totals previous year	1,287,286 96	91,510,247 98	29,964,631 54	1,526,419 38	2,786,728 07	127,075,313 93

Statement of Liabilities to the Public of Loan Corporations Registered in Ontario as at 31st December, 1922—Continued

Name of Corporation	Capital Stock	Reserve Funds	Dividends Unpaid	Profit and Loss	Total Liabilities to Shareholders
	$ c.	$ c.	$ c.	$ c.	$ c.
British Mortgage Loan Company of Ontario	500,000 00	500,000 00	30,000 00	6,435 25	1,036,435 25
Brockville Loan and Savings Company	336,625 50	160,000 00	11,722 19	4,992 81	513,340 50
Canada Landed and National Investment Company, Limited	1,205,000 00	1,500,000 00	45,162 45	42,182 43	2,792,344 88
Canada Permanent Mortgage Corporation	7,000,000 00	7,000,000 00	210,000 00	334,155 90	14,544,155 90
Canadian Mortgage Investment Company	1,243,740 49	540,000 00	36,345 00	19,240 12	1,839,325 61
Canadian Northern Prairie Lands Company, Limited	1,500,000 00	1,558,539 64	75,000 00	769,248 39	3,902,788 03
Central Canada Loan and Savings Company	1,750,000 00	1,750,000 00	43,750 00	152,509 04	3,696,259 04
Colonial Investment and Loan Company	647,983 14	749,903 97	8,336 95	4,180 14	1,410,409 20
Credit Foncier Franco-Canadien	9,647,667 19	3,600,958 28	148,847 33	1,526,103 57	14,923,576 37
Crown Savings and Loan Company	241,050 00	105,000 00	7,834 12	3,582 87	357,466 99
Dyment Securities Loan and Savings Company	652,200 00		16,305 00	108,884 35	777,389 35
East Lambton Farmers Loan and Savings Company	227,150 00	74,035 49	6,837 00		308,022 49
Frontenac Loan and Investment Society	200,000 00	47,564 88	6,290 00		253,854 88
Great West Permanent Loan Company	2,417,120 65	1,100,000 00	773 91	17,494 27	3,535,388 83
Grey and Bruce Loan Company	444,380 00	79,751 32	13,331 40	149 79	537,612 51
Guelph and Ontario Investment and Savings Society	965,080 00	869,435 00	43,428 60	74,433 46	1,952,377 06
Hamilton Provident and Loan Corporation	1,200,000 00	1,393,281 10	60,000 00		2,653,281 10
Home Building and Savings Association of Ottawa	152,624 80	3,952 40		39,224 06	195,801 26
Huron and Erie Mortgage Corporation	5,000,000 00	1,500,000 00	87,500 00	25,243 22	6,612,743 22
Industrial Mortgage and Savings Company	635,000 00	455,000 00	28,575 00	810 09	1,119,385 09
Lambton Loan and Investment Company	789,750 00	882,873 06	39,487 50		1,712,110 56
Landed Banking and Loan Company	1,000,000 00	1,000,000 00	45,000 00	44,533 02	2,089,533 02
London Loan and Savings Company of Canada	891,539 00	420,000 00		4,636 01	1,316,175 01
Midland Loan and Savings Company	360,000 00	343,000 00	19,829 10	18,395 87	741,224 97
Niagara Falls Building, Savings and Loan Association	515,970 00	37,987 47	86,712 86		640,670 33
Ontario Loan and Debenture Company	1,750,000 00	2,425,000 00	61,250 00	49,450 99	4,285,700 99
Owen Sound Loan and Savings Company	133,756 90	6,718 22	930 72		141,405 84
People's Loan and Savings Corporation	496,008 26	80,000 00		3,195 96	579,204 22
Peterborough Workingmen's Building and Savings Society	68,905 20	288 45		17,108 79	86,302 44
Port Arthur and Fort William Mortgage Company, Limited	585,800 00	45,604 81	625 00		632,029 81
Provident Investment Company	500,000 00	375,000 00		85,165 43	960,165 43
Real Estate Loan Company of Canada	500,000 00	302,533 18	18,148 50	6,441 51	827,123 19
Royal Loan and Savings Company, Limited	600,000 00	500,000 00	13,500 00	14,534 74	1,128,034 74
Security Loan and Savings Company, St. Catharines	534,700 00	200,000 00	18,700 86	1,583 78	754,984 64
Southern Loan and Savings Company	900,000 00	315,000 00	36,000 00	16,675 81	1,267,675 81
Toronto Mortgage Company	724,550 00	725,000 00	18,264 50	54,605 73	1,522,420 23
Toronto Savings and Loan Company	1,000,000 00	1,100,000 00	50,000 00	79,925 70	2,229,925 70
Victoria Loan and Savings Company	742,085 73	472,000 00	16,630 65	7,805 05	1,238,521 43
Walkerville Land and Building Company	500,000 00	2,006 01		856,085 35	1,358,091 36
Totals	48,558,691 86	32,220,433 28	1,305,118 64	4,389,013 50	86,473,257 28
Totals previous year	50,695,791 18	31,244,227 04	1,295,407 04	4,093,993 65	87,329,418 91

Assets of Trust Companies Registered in Ontario as at 31st December, 1922

Company Funds

Name of Company	Office Premises	Real Estate held for sale	Mortgages on Real Estate	Loans on Stocks and Bonds	United Kingdom, Dominion of Canada, Provinces of Canada Securities	Canadian Municipal School District, Rural Telephone Debentures
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company				10,961 44	49,260 26	45,789 76
Brantford Trust Company, Limited			277,892 88		15,068 75	21,927 37
Canada Trust Company			1,155,490 83	70,009 00	35,431 00	289,221 00
Canada Permanent Trust Company			978,582 78	7,765 79	56,720 50	4,957 50
Capital Trust Corporation		2,821 80	220,172 23	31,194 16	98,777 03	163,479 94
Chartered Trust and Executor Company		307 71	213,992 83	43,368 22	66,421 70	22,567 97
Consolidated Trusts Corporation			97,229 02			
Fidelity Trusts Company of Ontario			6,252 43	6,371 20	971 66	1,429 46
Guelph Trust Company			246,672 45		45,380 66	14,270 53
Imperial Trusts Company of Canada	85,093 75	3,300 00	149,629 28			
London and Western Trusts Company, Limited	120,000 00		405,570 31	81,594 19	131,257 58	4,085 50
Mercantile Trust Company of Canada, Limited	89,500 00	19,874 69	564,199 39	32,239 46	7,539 22	1,547 86
Montreal Trust Company	409,458 28	38,479 45	443,623 69	877,111 13		
National Trust Company, Limited	439,458 47	142,924 75	2,553,061 52	342,517 51		53,184 07
Premier Trust Company			99,553 04			16,874 05
Prudential Trust Company, Limited	70,054 75	155,107 41	176,853 28	74,843 29	87,490 88	50,940 61
Royal Trust Company	261,711 34	21,885 41	605,727 95	615,632 39	2,529,653 27	181,414 89
Sterling Trusts Corporation	51,000 00	5,909 03	252,517 61	71,616 61	7,121 15	
Toronto General Trusts Corporation	1,000,000 00	196,596 43	2,591,026 10	309,424 29	40,381 64	2,932 00
Trusts and Guarantee Company, Limited	245,084 77	141,623 73	59,415 93	23,462 56	2,300 00	
Union Trust Company, Limited		152,770 47	955,608 91	54,733 26	3,027 50	
Waterloo Trust and Savings Company	84,000 00	45,507 00	559,323 63	52,143 46	35,728 89	107,741 24
Totals	2,855,361 36	927,107 88	12,612,396 09	2,704,987 96	3,212,531 69	982,363 75
Totals previous year	2,618,850 80	653,338 20	10,802,142 36	3,041,123 37	3,962,375 41	989,131 79

Assets of Trust Companies Registered in Ontario as at 31st December, 1922—Continued

Company Funds

Name of Company	All Other Bonds	Stocks	Cash	Other Assets	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company	20,536 51		120 70	278,632 25	405,300 92
Brantford Trust Company, Limited			19,048 34		333,937 34
Canada Trust Company			200,603 59	1,255 82	1,750,011 24
Canada Permanent Trust Company	76,875 00		19,386 63	31,872 30	1,176,160 50
Capital Trust Corporation	42,068 72		59,972 34	21,333 56	639,819 78
Chartered Trust and Executor Company	36,099 67	34,869 12	13,999 11	197,370 95	628,997 28
Consolidated Trusts Corporation	129,816 84	73,493 00	17,455 48	576 51	318,570 85
Fidelity Trusts Company of Ontario	11,000 00	101,074 50	10,477 93	10,068 75	147,645 93
Guelph Trust Company			34,654 95	14,794 77	355,773 36
Imperial Trusts Company of Canada		76,838 56	19,969 70	9,509 74	344,341 03
London and Western Trusts Company, Limited	5,388 24		49,199 51		797,095 33
Mercantile Trust Company of Canada, Limited	2,995 79		900 00	12,635 63	731,432 04
Montreal Trust Company	139,699 24	1,354,371 25	18,691 71	553,583 17	3,835,017 92
National Trust Company, Limited	185,075 27	313,002 88	154,565 63	157,928 07	4,341,718 17
Premier Trust Company	26,666 00	4,213 00	1,490 16	7,084 51	155,880 76
Prudential Trust Company, Limited	41,964 64	33,300 00	16,758 66	211,469 11	918,782 63
Royal Trust Company	472,514 89	512,172 11	370 00	1,302,184 79	6,503,267 04
Sterling Trusts Corporation		2,138 02	20,011 22	186,798 72	597,112 36
Toronto General Trusts Corporation	45,008 37		184,674 09	412,415 42	4,782,458 34
Trusts and Guarantee Company, Limited	682,728 90	284,288 10	60,113 76	370,705 31	1,869,723 06
Union Trust Company, Limited	50,449 85	184,983 00	53,202 12	219,447 67	1,674,222 78
Waterloo Trust and Savings Company	53,361 37		10,312 44	1,732 29	949,850 32
Totals	2,022,249 30	2,974,743 54	965,978 07	4,001,399 34	33,259,118 98
Totals previous year	2,290,010 05	3,250,548 83	1,190,756 48	4,275,625 35	33,073,902 64

Assets of Trust Companies Registered in Ontario as at 31st December, 1922

Guaranteed Funds

Name of Company	Mortgages on Real Estate	Loans on Stocks and Bonds	United Kingdom, Dominion of Canada, Provinces of Canada Securities	Canadian Municipal, School District and Rural Telephone Debentures
	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company				
Brantford Trust Company, Limited				
Canada Trust Company	1,836,567 25		10,092 00	926,408 00
Canada Permanent Trust Company	76,689 60			
Capital Trust Corporation	781,709 68	8,863 16	346,156 92	54,182 92
Chartered Trust and Executor Company	180,306 66	121,486 17	23,473 13	293,135 19
Consolidated Trusts Corporation	21,665 00			
Fidelity Trusts Company of Ontario	178,553 54			
Guelph Trust Company	249,636 07			
Imperial Trusts Company of Canada	232,814 84	87,653 25	138,211 86	73,646 45
London and Western Trust Company, Limited				
Mercantile Trust Company of Canada, Limited	256,604 99			
Montreal Trust Company		3,746,736 13		
National Trust Company, Limited	4,442,015 84	112,100 00	485,384 97	542,724 21
Premier Trust Company	66,990 00			
Prudential Trust Company, Limited	2,250 00	159,434 67		
Royal Trust Company	548,458 36	697,576 53	110,465 03	69,399 17
Sterling Trusts Corporation	58,325 80			
Toronto General Trusts Corporation	6,824,842 61	231,240 18	525,397 12	849,739 03
Trusts and Guarantee Company, Limited	3,612,137 79	254,293 11	364,824 93	746,109 73
Union Trust Company, Limited	4,014,134 23		278,282 69	42,191 07
Waterloo Trust and Savings Company	669,155 74		316,810 98	829,570 71
Totals	24,052,858 00	5,419,383 20	2,599,099 63	4,427,106 48
Totals previous year	22,192,672 13	4,305,840 03	1,874,225 21	3,574,076 90

Assets of Trust Companies Registered in Ontario as at 31st December, 1922—Continued

Guaranteed Funds

Name of Company	Other bonds	Cash	Other Assets	Totals
	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company				
Brantford Trust Company, Limited				
Canada Trust Company		160,665 45		2,933,732 70
Canada Permanent Trust Company		2,024 76		78,714 36
Capital Trust Corporation	11,676 10	79,739 59		1,282,328 37
Chartered Trust and Executor Company		69,386 83	9,220 41	697,008 39
Consolidated Trusts Corporation		1,000 00		22,665 00
Fidelity Trusts Company of Ontario		1,822 43		180,375 97
Guelph Trust Company		9,415 55		259,051 62
Imperial Trusts Company of Canada		190,303 89	151,065 94	873,696 23
London and Western Trust Company, Limited				
Mercantile Trust Company of Canada, Limited	9,000 00	850 37		266,455 36
Montreal Trust Company				3,746,736 13
National Trust Company, Limited	7,325 96	325,288 18		5,941,839 16
Premier Trust Company				66,990 00
Prudential Trust Company, Limited		1,954 64		163,639 31
Royal Trust Company	39,000 00	82,177 59	143,036 10	1,690,112 78
Sterling Trusts Corporation		12,272 29	303,233 33	373,831 42
Toronto General Trusts Corporation		202,284 42		8,633,503 36
Trusts and Guarantee Company, Limited	560,067 50	199,599 14	39,610 31	5,776,642 51
Union Trust Company, Limited	467,269 99	192,404 57	94,276 30	5,088,558 85
Waterloo Trust and Savings Company	118,512 49	126,644 52		2,060,694 44
Totals	1,212,852 04	1,684,834 22	740,442 39	40,136,575 96
Totals previous year	1,193,279 75	1,236,729 43	1,777,694 81	36,154,518 26

Liabilities of Trust Companies Registered in Ontario as at 31st December, 1922

Company Funds

Name of Company	Capital	Reserves	Other Liabilities	Profit and Loss	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company	130,802 16	....	274,498 76	....	405,300 92
Brantford Trust Company, Limited	300,000 00	20,000 00	10,788 34	3,149 00	333,937 34
Canada Trust Company	1,000,000 00	700,000 00	39,996 00	12,015 24	1,752,011 24
Canada Permanent Trust Company	1,000,000 00	160,000 00	14,609 20	1,551 30	1,176,160 50
Capital Trust Corporation	580,578 44	25,000 00	....	34,241 34	639,819 78
Chartered Trust and Executor Company	515,556 94	82,500 00	20,103 34	10,837 00	628,997 28
Consolidated Trusts Corporation	257,212 77	55,000 00	1,583 33	4,774 75	318,570 85
Fidelity Trusts Company of Ontario	124,500 00	20,000 00	....	3,145 93	147,645 93
Guelph Trust Company	298,500 49	40,600 00	7,598 20	9,074 67	355,773 36
Imperial Trusts Company of Canada	238,183 79	66,466 21	4,264 95	35,426 08	344,341 03
London and Western Trust Company, Limited	500,000 00	275,000 00	10,710 74	11,384 59	797,095 33
Mercantile Trust Company of Canada, Limited	500,000 00	175,000 00	45,484 12	10,947 92	731,432 04
Montreal Trust Company	1,000,000 00	1,154,758 36	1,326,624 63	353,634 93	3,835,017 92
National Trust Company, Limited	2,000,000 00	2,050,000 00	133,837 67	157,880 50	4,341,718 17
Premier Trust Company	135,237 93	14,000 00	6,555 87	86 96	155,880 76
Prudential Trust Company, Limited	686,915 00	179,022 38	52,845 25	....	918,782 63
Royal Trust Company	1,000,000 00	2,000,000 00	3,245,354 21	257,912 83	6,503,267 04
Sterling Trusts Corporation	509,716 40	50,000 00	21,702 07	15,693 89	597,112 36
Toronto General Trusts Corporation	2,000,000 00	2,575,000 00	88,110 77	119,347 57	4,782,458 34
Trusts and Guarantee Company, Limited	1,427,443 97	7,191 89	146,965 42	288,121 78	1,869,723 06
Union Trust Company, Limited	1,000,000 00	500,000 00	31,385 46	142,837 32	1,674,222 78
Waterloo Trust and Savings Company	707,920 00	160,000 00	78,108 90	3,821 42	949,850 32
Totals	15,912,567 89	10,309,538 84	5,561,127 23	1,475,885 02	33,259,118 98
Totals previous year	15,158,438 12	9,945,958 10	6,628,276 35	1,341,230 07	33,073,902 64

Liabilities of Trust Companies Registered in Ontario as at 31st December, 1922—Continued

Guaranteed Funds

Name of Company	Principal Guaranteed	Interest due and accrued	Totals	Estates, Trusts, and Agency Funds
	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company	....	....	....	1,734,191 85
Brantford Trust Company, Limited	....	....	....	1,386,864 94
Canada Trust Company	2,882,644 83	51,087 87	2,933,732 70	8,532,003 39
Canada Permanent Trust Company	77,100 00	1,614 36	78,714 36	4,375,832 12
Capital Trust Corporation	1,245,564 11	36,764 26	1,282,328 37	3,688,337 91
Chartered Trust and Executor Company	691,768 69	5,239 70	697,008 39	6,774,072 72
Consolidated Trusts Corporation	22,665 00	....	22,665 00	736,220 28
Fidelity Trusts Company of Ontario	176,566 45	3,809 52	180,375 97	411,420 36
Guelph Trust Company	252,811 51	6,240 11	259,051 62	251,499 33
Imperial Trusts Company of Canada	864,904 67	8,791 56	873,696 23	3,850,299 65
London and Western Trust Company, Limited	....	....	....	12,260,262 01
Mercantile Trust Company of Canada, Limited	263,032 93	3,422 43	266,455 36	6,189,291 15
Montreal Trust Company	3,746,736 13	....	3,746,736 13	92,682,260 48
National Trust Company, Limited	5,917,387 69	24,451 47	5,941,839 16	102,259,850 76
Premier Trust Company	66,990 00	....	66,990 00	706,449 81
Prudential Trust Company, Limited	163,639 31	....	163,639 31	3,439,565 79
Royal Trust Company	1,682,952 24	7,160 54	1,690,112 78	325,065,692 22
Sterling Trusts Corporation	368,933 20	4,898 22	373,831 42	3,393,788 78
Toronto General Trusts Corporation	8,560,203 30	73,300 06	8,633,503 36	115,681,079 72
Trusts and Guarantee Company, Limited	5,763,692 84	12,949 67	5,776,642 51	19,931,584 72
Union Trust Company, Limited	5,088,558 85	....	5,088,558 85	6,538,975 53
Waterloo Trust and Savings Company	2,053,313 83	7,380 61	2,060,694 44	73,647 97
Totals	39,889,465 58	247,110 38	40,136,575 96	719,873,191 49
Totals previous year	35,899,651 64	254,866 62	36,154,518 26	634,355,995 60

COMPARATIVE SUMMARY OF ASSETS AND LIABILITIES OF LOAN AND TRUST CORPORATIONS

Assets and Liabilities	Loan Corporations		Loaning Land Corporations		Trust Companies		Grand Totals	
	1921	1922	1921	1922	1921	1922	1921	1922
Capital Stock	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Capital subscribed	54,865,757 19	52,530,207 19	4,000,000 00	4,000,000 00	17,590,250 00	18,409,450 00	76,456,007 19	74,939,657 19
Capital paid in cash	47,195,791 18	45,058,691 86	3,500,000 00	3,500,000 00	15,158,438 12	15,912,567 89	65,854,229 30	64,471,259 75
ASSETS								
1. Office premises	4,123,227 00	3,948,466 71	20,000 00	20,000 00	2,618,850 80	2,855,361 36	6,762,077 80	6,823,828 07
2. Real estate held for sale	3,715,526 68	3,561,076 34	3,397,995 29	3,337,689 96	653,338 20	927,107 88	7,766,860 17	7,825,874 18
3. Mortgages on real estate	142,493,982 01	143,027,950 23	1,658,230 93	1,709,741 62			144,152,212 94	144,737,691 85
Company Funds					10,802,142 36	12,612,396 09	10,802,142 36	12,612,396 09
Guaranteed Funds					22,192,672 13	24,052,858 00	22,192,672 13	24,052,858 00
4. Loans on stocks and bonds	3,103,435 72	3,409,655 14	1,128,438 18	714,897 46			4,231,873 90	4,124,552 60
Company Funds					3,041,123 37	2,704,987 96	3,041,123 37	2,704,987 96
Guaranteed Funds					4,305,840 03	5,419,383 20	4,305,840 03	5,419,383 20
5. Dominion, Provincial and United Kingdom securities	10,455,921 96	12,507,143 74	1,517,610 62	1,850,990 55			11,973,532 58	14,358,134 29
Company Funds					3,962,375 41	3,212,531 69	3,962,375 41	3,212,531 69
Guaranteed Funds					1,874,225 21	2,599,099 63	1,874,225 21	2,599,099 63
6. Canadian municipalities, School Districts and Rural Telephone debentures	10,029,507 25	8,826,864 48	119,397 74	157,412 82			10,148,904 99	8,984,227 30
Company Funds					989,131 79	982,363 75	989,131 79	982,363 75
Guaranteed Funds					3,574,076 90	4,427,106 48	3,574,076 90	4,427,106 48
7. All other bonds	8,820,907 21	9,282,110 32	511,149 64	286,869 29			9,332,056 85	9,568,979 32
Company Funds					2,290,010 05	2,022,249 30	2,290,010 05	2,022,249 30
Guaranteed Funds					1,193,279 75	1,212,852 04	1,193,279 75	1,212,852 04
8. Stocks	8,794,600 16	8,542,210 52	3,492,027 18	3,748,812 33			12,286,627 34	12,291,022 85
Company Funds					3,250,548 83	2,974,743 54	3,250,548 83	2,974,743 54
Guaranteed Funds								
9. Cash	9,720,903 52	10,950,793 35	380,739 89	446,444 98			10,101,643 41	11,397,238 33
Company Funds					1,190,756 48	965,978 07	1,190,756 48	965,978 07
Guaranteed Funds					1,236,729 43	1,684,834 22	1,236,729 43	1,684,834 22
10. All other assets	752,874 80	1,136,841 77	168,257 06	159,531 96			921,131 86	1,296,373 73
Company Funds					4,275,625 35	4,001,399 34	4,275,625 35	4,001,399 34
Guaranteed Funds					1,777,694 81	740,442 39	1,777,694 81	740,442 39
Total Assets	202,010,886 31	205,193,112 60	12,393,846 53	12,432,390 97	69,228,420 90	73,395,694 94	283,633,153 74	291,021,198 51

COMPARATIVE SUMMARY OF ASSETS AND LIABILITIES OF LOAN AND TRUST CORPORATIONS

Assets and Liabilities	Loan Corporations		Loaning Land Corporations		Trust Companies		Grand Totals	
	1921	1922	1921	1922	1921	1922	1921	1922
LIABILITIES	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c.
To the Public.					Guaranteed 36,154,518 26	Guaranteed 40,136,575 96	Guaranteed 36,154,518 26	Guaranteed 40,136,575 96
1. Debentures payable in Canada	28,718,206 79	31,151,095 97	1,264,651 22	1,243,724 50	....	....	29,982,858 01	32,394,820 47
2. Debentures payable elsewhere	62,055,268 40	64,347,754 49	759,408 53	849,742 38	....	....	62,814,676 93	65,197,496 87
3. Deposits	29,314,034 10	28,680,071 86	650,597 44	651,990 23	....	....	29,964,631 54	29,332,062 09
4. Money borrowed from banks	181,904 20	1,756 58	1,286,019 60	1,201,459 21	5,175,018 94	4,105,170 73	6,642,942 74	5,308,386 52
5. Money borrowed elsewhere	58,495 58	35,530 28	....	....	675,582 77	737,008 83	734,078 35	772,539 11
6. All other liabilities	2,728,736 43	2,954,616 66	57,991 64	34,504 13	397,495 02	351,794 06	3,184,223 09	3,340,914 85
Total Liabilities to Public	123,056,645 50	127,170,825 84	4,018,668 43	3,981,420 45	6,248,096 73	5,193,973 62	133,323,410 66	136,346,219 91
To Shareholders.								
1. Capital Stock, Permanent	46,839,462 14	44,678,661 74	3,500 000 00	3,500,000 00	15,158,438 12	15,912,567 89	65,497,900 26	64,091,229 63
2. Capital Stock, Terminating	356,329 04	380,030 12	....	....	....	....	356,329 04	380,030 12
3. Reserve Fund	28,179,713 16	29,184,887 63	3,064,513 88	3,035,545 65	9,945,958 10	10,309,538 84	41,190,185 14	42,529,972 12
4. Dividends declared and unpaid	1,170,407 04	1,180,118 64	125,000 00	125,000 00	380,179 62	367,153 61	1,675,586 66	1,672,272 25
5. Profit and Loss	2,408,329 43	2,598,588 63	1,685,664 22	1,790,424 87	1,341,230 07	1,475,885 02	5,435,223 72	5,864,898 52
6. Other liabilities	....	....	....	....	....	....	....	....
Total Liabilities to Shareholders	78,954,240 81	78,022,286 76	8,375,178 10	8,450,970 52	26,825,805 91	28,065,145 36	114,155,224 82	114,538,402 64
Grand total to Public and Shareholders	202,010,886 31	205,193,112 60	12,393,846 53	12,432,390 97	69,228,420 90	73,395,694 94	283,633,153 74	291,021,198 51
Estates, Trusts and Agency Funds	....	....	....	....	634,355,995 60	719,873,191 49	634,355,995 60	719,873,191 49

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922

Income

Name of Corporation	Rents earned	Interest earned				
		On mortgages	On bonds, debentures and stock	On collateral loans	On bank deposits	Other interest earned
Loan Corporations	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
British Mortgage Loan Company of Ontario	731 79	156,905 80	64,328 01		520 97	
Brockville Loan and Savings Company		59,207 56	5,172 50		303 17	
Canada Landed and National Investment Company, Ltd	11,964 59	302,043 35	115,465 72	135 62	4,812 46	
Canada Permanent Mortgage Corporation	106,816 06	2,493,097 44	175,683 03	19,236 40	32,945 89	
Canadian Mortgage Investment Company	13,996 37	116,357 10	17,975 43		1,849 99	
Central Canada Loan and Savings Company		86,499 48	276,006 65	72,415 05		
Colonial Investment and Loan Company	34,080 23	56,888 95	23,012 03	15,584 52	1,028 35	
Credit Foncier Franco-Canadien						
Crown Savings and Loan Company	173 00	42,927 61	3,558 82			315 70
Dyment Securities Loan and Savings Company		24,451 50	22,200 41			
East Lambton Farmers' Loan and Savings Company	102 00	18,705 96	15,186 08			
Frontenac Loan and Investment Society	240 00	9,159 05	5,414 42	2,309 62	22 60	
Great West Permanent Loan Company	47,328 95	261,931 39	22,027 55	7,145 10	37,064 17	8,494 14
Grey and Bruce Loan Company	1,606 22	38,876 96	4,482 03	5,749 53	71 67	
Guelph and Ontario Investment and Savings Society	356 89	172,532 11	97,462 54	2,610 52	3,930 59	
Hamilton Provident and Loan Corporation	7,987 20	314,300 23	17,232 52	524 51		4,106 97
Home Building and Savings Association of Ottawa	3,290 77	12,711 98		438 00	85 58	
Huron and Erie Mortgage Corporation	75,682 83	1,259,676 08	305,611 46	475 47	12,310 56	18,812 77
Industrial Mortgage and Savings Company	981 50	141,326 38	34,538 88		902 25	
Lambton Loan and Investment Company	199,294 42	18,005 88	5,291 74			
Landed Banking and Loan Company	8,910 00	231,225 10	19,253 66	4,474 32	1,905 15	254 04
London Loan and Savings Company of Canada	7,809 17	53,438 41	23,991 66	4,331 40	3,215 09	208 62
Midland Loan and Savings Company	167 00	79,401 29	34,991 47		1,773 70	249 05
Niagara Falls Building, Savings and Loan Association		61,723 82				
Ontario Loan and Debenture Company	2,617 95	332,013 46	183,813 22	1,594 55	3,867 93	
Owen Sound Loan and Savings Company	862 81	11,612 68	1,435 20	632 71	234 60	
People's Loan and Savings Corporation	2,897 50	61,382 84	9,698 71	1,129 80	232 60	
Peterborough Workingmen's Building and Savings Society		3,627 75	848 66	646 01	13 12	
Port Arthur and Fort William Mortgage Company, Ltd		21,672 47	3,267 47			
Real Estate Loan Company of Canada, Limited		82,388 62	7,976 74	117 10	1,555 10	

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922—Continued

Income

Name of Corporation	Rents earned	Interest earned				
		On mortgages	On bonds, debentures and stocks	On collateral loans	On bank deposits	Other interest earned
Loan Corporations	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Royal Loan and Savings Company, Limited	3,262 90	117,386 75	38,843 66	4,689 95	841 66	764 80
Security Loan and Savings Company, St. Catharines	801 00	78,468 18	4,534 17		420 55	
Southern Loan and Savings Company	1,286 62	152,149 17	15,596 10	1,765 15		
Toronto Mortgage Company	5,029 15	127,104 63	81,402 44	7,882 88	2,060 56	
Victoria Loan and Savings Company	320 00	179,263 74	62,505 02		1,673 18	3,763 26
Grand Totals	538,596 92	7,178,463 72	1,698,808 00	153,888 21	113,641 49	36,969 35
Loaning Land Corporations						
Canadian Northern Prairie Lands Company, Ltd.		38,491 27	112,021 79	41,950 01	1,748 38	2,138 67
Provident Investment Company	240 00	2,002 12	100,843 60	8,739 74		
Toronto Savings and Loan Company	129,464 59	17,103 12	194,251 09	15,491 56		
Walkerville Land and Building Company	175,083 52	29,719 19	1,137 20		332 75	3,322 59
Grand Totals	304,788 11	87,315 70	408,253 68	66,181 31	2,081 13	5,461 26

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922—Continued

Income

Name of Corporation	Profit on sale of securities and real estate	Ledger value of assets written up	Increase in market value of securities and real estate	Agency fees and commissions earned	All other revenue for year	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Loan Corporations						
British Mortgage Loan Company of Ontario	1,806 11		10,000 00			234,292 68
Brockville Loan and Savings Company					247 50	64,930 73
Canada Landed and National Investment Company, Ltd	3,145 79				11,192 82	448,760 35
Canada Permanent Mortgage Corporation	106,725 62		10,000 00		6,317 30	2,950,821 74
Canadian Mortgage Investment Company	1,461 98			2,945 21	15,092 70	169,678 78
Central Canada Loan and Savings Company	41,268 68				89 62	476,279 48
Colonial Investment and Loan Company	11,808 31		11,640 63		1,846 52	155,889 54
Credit Foncier Franco-Canadien						
Crown Savings and Loan Company		627 35				47,602 48
Dyment Securities Loan and Savings Company					700 00	47,351 91
East Lambton Farmers' Loan and Savings Company						33,994 04
Frontenac Loan and Investment Society	477 02				11 11	17,633 82
Great West Permanent Loan Company					5,712 22	389,703 52
Grey and Bruce Loan Company	771 35			47 80	250 21	51,855 77
Guelph and Ontario Investment and Savings Society	50 54				1,395 18	278,338 37
Hamilton Provident and Loan Corporation	925 64				1,511 07	346,588 14
Home Building and Savings Association of Ottawa					227 24	16,753 57
Huron and Erie Mortgage Corporation	54 24				115,366 08	1,787,989 49
Industrial Mortgage and Savings Company						177,749 01
Lambton Loan and Investment Company						222,592 04
Landed Banking and Loan Company	428 50	894 57			1,349 45	268,694 79
London Loan and Savings Company of Canada	16,238 00	66,016 50		63 93	583 85	175,896 63
Midland Loan and Savings Company					1,288 37	117,870 88
Niagara Falls Building, Savings and Loan Association					*20,058 89	81,782 71
Ontario Loan and Debenture Company	3,037 47			2 00	12,670 56	539,617 14
Owen Sound Loan and Savings Company					75 05	14,853 05
People's Loan and Savings Corporation					1,269 76	76,611 21
Peterborough Workingmen's Building and Savings Society		50 00			263 35	5,448 89
Port Arthur and Fort William Mortgage Company, Ltd	1,088 70			1,522 38	1,827 38	29,378 40

*Includes net loss $7,436.34

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922—Continued

Income

Name of Corporation	Profit on sale of securities and real estate	Ledger value of assets written up	Increase in market value of securities and real estate	Agency fees and commissions earned	All other revenue for year	Totals
Loan Corporations	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Real Estate Loan Company of Canada, Limited					4,800 00	96,837 56
Royal Loan and Savings Company, Limited	5,801 87	1,984 75				173,576 34
Security Loan and Savings Company, St. Catharines	1,098 45				7 50	85,329 85
Southern Loan and Savings Company					1,017 33	171,814 37
Toronto Mortgage Company						223,479 66
Victoria Loan and Savings Company	5,395 55				1,616 36	254,537 11
Grand Totals	201,583 82	69,573 17	31,640 63	4,581 32	206,787 42	10,234,534 05
Loaning Land Corporations						
Canadian Northern Prairie Lands Company Ltd.	19,057 35			7 55	31,670 14	247,085 16
Provident Investment Company	21,603 79	4,472 20		3,108 22		141,009 67
Toronto Savings and Loan Company	18,878 55			4,813 25		380,002 16
Walkerville Land and Building Company	37,440 65			346 72	218 12	247,600 74
Grand Totals	96,980 34	4,472 20		8,275 74	31,888 26	1,015,697 73

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922

Expenditure

Name of Corporation	Interest incurred on			Loss on sale of securities and real estate	Amount by which assets were written down	Decrease in market value of securities and real estate
	Debentures and debenture stock	Deposits	Other borrowed money			
Loan Corporations	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
British Mortgage Loan Co. of Ontario	61,558 52	42,464 33		316 45		
Brockville Loan and Savings Company		12,278 79	320 71		104 60	
Canada Landed and National Investment Company, Limited	194,301 65					
Canada Permanent Mortgage Corporation	990,896 36	248,816 14		6,031 49	5,410 84	
Canadian Mortgage Investment Company	25,596 90			1,700 56	26,128 14	
Central Canada Loan and Savings Co.	85,559 30	50,683 73	1,861 60			
Colonial Investment and Loan Company				19,005 61		5,768 75
Credit Foncier Franco-Canadien						
Crown Savings and Loan Company	11,777 86	5,169 90	346 21		304 78	5,715 70
Dyment Securities Loan and Savings Co.		1,496 32	378 58		3,000 00	
East Lambton Farmers' Loan and Savings Company	5,835 22	4,845 63	698 45	76 50	662 93	
Frontenac Loan and Investment Society		1,041 66	55 95	40 75		
Great West Permanent Loan Company	110,709 06	32,456 21	733 13		2,354 76	
Grey and Bruce Loan Company	4,566 09	7,067 93				
Guelph and Ontario Investment and Savings Society	90,250 67	28,086 61				
Hamilton Provident and Loan Corporation	63,558 67	34,961 47			2,968 35	
Home Building and Savings Association of Ottawa			4,434 30			
Huron and Erie Mortgage Corporation	587,350 56	189,593 95	10,793 85			
Industrial Mortgage and Savings Company	45,615 69	30,440 38	1,066 03			
Lambton Loan and Investment Company	40,000 00	40,195 41	2,891 26			
Landed Banking and Loan Company	29,271 00	37,609 27	464 67		17,455 99	
London Loan and Savings Company of Canada	34,619 41	29,825 03				
Midland Loan and Savings Company	35,514 18	10,302 76				
Niagara Falls Building, Savings and Loan Association	32,958 72	31,645 19				
Ontario Loan and Debenture Company	141,491 43	29,324 62		577 28		

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922—Continued

Expenditure

Name of Corporation	Interest incurred in			Loss on sale of securities and real estate	Amount by which assets were written down	Decrease in market value of securities and real estate
	Debentures and debenture stock	Deposits	Other borrowed			
Loan Corporations	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Owen Sound Loan and Savings Company	1,245 42	2,172 06			88 35	
People's Loan and Savings Corporation	5,391 15	15,129 66				
Peterborough Workingmen's Building and Savings Society			42 90			
Port Arthur and Fort William Mortgage Company, Limited	3,479 54		850 21		12,530 23	1,161 42
Real Estate Loan Company of Canada, Ltd	28,269 99		20 55			
Royal Loan and Savings Company, Ltd.	32,472 23	30,133 28			7,891 25	
Security Loan and Savings Company	4,460 31	12,418 96	441 70			
Southern Loan and Savings Company	42,996 66	18,975 48	1,347 49			
Toronto Mortgage Company	89,807 36	3,054 04				
Victoria Loan and Savings Company	70,065 10	40,596 23	8,315 66	407 11		2,000 00
Grand Totals	2,869,619 05	990,785 04	35,063 25	28,155 75	78,900 22	14,645 87
Loaning Land Corporations						
Canadian Northern Prairie Lands Co. Ltd.						
Provident Investment Company			78,594 67		5,650 09	
Toronto Savings and Loan Company	67,961 43	25,562 94	30 73			
Walkerville Land and Building Company, Limited	31,500 00		662 47			
Grand Totals	99,461 43	25,562 94	79,287 87		5,650 09	

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922—Continued

Expenditure

Name of Corporation.	Licenses and taxes other than taxes on real estate			Commissions on loans and on sale of debentures and real estate	All other expenses incurred	Net profit transferred to Profit and Loss Account	Totals
	Dominion	Provincial	Municipal				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Loan Corporations							
British Mortgage Loan Company of Ontario...	9,239 60	1,846 68	233 10	1,985 07	23,596 38	93,052 55	234,292 68
Brockville Loan and Savings Company........	3,982 58	623 32	259 00	856 50	11,310 70	35,194 53	64,930 73
Canada Landed and National Investment Co. Ld	23,158 64	3,078 97	763 73	16,302 83	73,941 15	137,213 38	448,760 35
Canada Permanent Mortgage Corporation.....	91,229 46	21,180 94	4,608 15	96,887 69	582,741 37	903,019 30	2,950,821 74
Canadian Mortgage Investment Company.....	4,229 00	1,804 05	8,945 46	4,422 23	31,324 85	65,527 59	169,678 78
Central Canada Loan and Savings Company...	....	....	2,717 22	8,640 43	116,542 54	210,274 66	476,279 48
Colonial Investment and Loan Company......	3,793 24	1,204 54	1,471 93	....	83,964 65	40,680 82	155,889 54
Credit Foncier Franco-Canadien.............	....	....	....	....	....	....	....
Crown Savings and Loan Company...........	1,989 40	514 70	402 63	....	5,775 44	15,605 86	47,602 48
Dyment Securities Loan and Savings Company	3,655 14	695 44	49 23	....	1,379 25	36,697 95	47,351 91
East Lambton Farmers' Loan and Savings Co...	1,682 74	428 96	184 11	....	2,471 26	17,108 24	33,994 04
Frontenac Loan and Investment Society......	763 25	362 88	343 10	84 69	3,658 82	11,282 72	17,633 82
Great West Permanent Loan Company......	12,284 26	4,156 74	2,468 11	9,847 67	208,380 23	6,313 35	389,703 52
Grey and Bruce Loan Company..............	2,359 50	579 77	866 45	....	6,066 22	30,349 81	51,855 77
Guelph and Ontario Investment and Savings Society..................................	9,174 55	2,161 45	1,462 35	1,196 05	38,947 74	107,058 95	278,338 37
Hamilton Provident and Loan Corporation....	18,832 71	2,627 37	1,494 15	7,843 37	55,230 26	159,071 79	346,588 14
Home Building and Savings Association of Ottawa..................................	....	40 00	12 72	....	3,358 11	8,908 44	16,753 57
Huron and Erie Mortgage Corporation........	34,613 42	9,453 36	31,741 89	46,312 98	356,647 33	521,482 15	1,787,989 49
Industrial Mortgage and Savings Company....	9,977 18	1,247 09	1,052 74	2,180 52	13,608 09	72,561 29	177,749 01
Lambton Loan and Investment Company.....	12,583 44	2,226 39	1,573 30	66 45	19,500 83	103,554 96	222,592 04
Landed Banking and Loan Company.........	12,484 48	2,462 44	1,425 20	2,367 57	38,676 41	126,477 76	268,694 79
London Loan and Savings Company of Canada	1,152 44	....	....	2,563 58	33,668 28	74,067 89	175,896 63
Midland Loan and Savings Company.........	1,089 18	1,069 62	307 88	738 20	14,145 84	54,703 22	117,870 88
Niagara Falls Building, Savings and Loan Association..................................	....	....	7,851 60	....	9,327 20	....	81,782 71
Ontario Loan and Debenture Company.......	23,976 03	3,625 49	1,077 60	16,068 06	52,769 83	270,706 80	539,617 14

REVENUE ACCOUNT OF LOAN CORPORATIONS REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922—Continued

Expenditure

Name of Corporation	Licenses and taxes other than taxes on real estate			Commission on loans and on sale of debentures and real estate	All other expenses incurred	Net profit transferred to Profit and Loss Account	Totals
	Dominion	Provincial	Municipal				
Loan Corporations	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Owen Sound Loan and Savings Company	670 12	184 04	803 08	....	1,480 01	8,209 97	14,853 05
People's Loan and Savings Corporation	2,636 24	821 76	1,722 75	1,361 04	17,095 15	32,453 46	76,611 21
Peterborough Workingmen's Building and Savings Society	277 61	40 00	....	....	367 40	4,720 98	5,448 89
Port Arthur and Fort William Mortgage Co. Ltd.	126 08	515 42	....	....	10,715 50	....	29,378 40
Real Estate Loan Company of Canada, Ltd.	4,816 05	1,090 42	77 61	2,397 38	14,627 19	45,538 37	96,837 56
Royal Loan and Savings Company, Limited	5,500 00	1,588 08	2,766 74	2,005 62	18,846 77	72,372 37	173,576 34
Security Loan and Savings Company	5,500 00	876 00	964 41	....	11,675 16	48,993 31	85,329 85
Southern Loan and Savings Company	7,908 48	1,666 63	1,336 80	2,480 05	13,468 17	81,634 61	171,814 37
Toronto Mortgage Company	8,292 49	1,288 59	578 65	7,155 78	25,016 39	88,286 36	223,479 66
Victoria Loan and Savings Company	7,228 24	1,762 69	....	627 07	21,724 32	101,810 69	254,537 11
Grand Totals	325,205 55	71,223 83	79,561 69	234,390 83	1,922,048 84	3,584,934 13	10,234,534 05
Loaning Land Corporations							
Canadian Northern Prairie Lands Company, Ltd	12,174 06	1,631 75	145 58	3,105 37	48,623 09	181,405 31	247,085 16
Provident Investment Company	900 67	917 68	653 18	1,790 65	32,103 69	20,399 04	141,009 67
Toronto Savings and Loan Company	3,670 96	2,523 23	....	5,994 58	130,006 74	144,251 55	380,002 16
Walkerville Land and Building Company, Ltd.	....	710 14	585 22	....	137,063 14	77,079 77	247,600 74
Grand Totals	16,745 69	5,782 80	1,383 98	10,890 60	347,796 66	423,135 67	1,015,697 73

REVENUE ACCOUNT OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922

Income

Name of Company	Rents earned	Interest earned				Profit on sale of securities and real estate
		On mortgages	On bonds, debentures and stocks	On collateral loans	On bank deposits	
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company	114 30	133 30	6,643 37	1,626 54	304 66	
Brantford Trust Company, Limited		19,409 39	2,361 53		128 63	
Canada Trust Company		73,768 77	36,983 32	6,475 57	1,378 76	
Canada Permanent Trust Company		68,489 28	9,112 34	352 99	1,950 64	3,266 00
Capital Trust Corporation		10,602 35	19,500 61	1,610 28	1,000 87	12,663 33
Chartered Trust and Executor Company		11,483 28	7,037 95	6,223 45	810 91	1,939 05
Consolidated Trusts Corporation		5,500 31	4,570 13		1,157 98	4,240 12
Fidelity Trusts Company of Ontario		109 50	1,621 78	337 55	602 72	
Guelph Trusts Company		19,349 92	3,712 71		37 51	
Imperial Trusts Company of Canada	21,182 66	7,250 77	23 92		40 97	
London and Western Trust Company, Limited	300 00	31,508 28	17,845 10	9,021 50	1,712 77	4,593 07
Mercantile Trust Company of Canada, Limited	900 00	38,324 88	4,130 46	3,632 14		2,524 78
Montreal Trust Company	62,765 90	16,854 42	90,238 99	44,046 50	9,641 15	
National Trust Company, Limited	100,223 27	199,668 20	51,092 67	28,710 37	867 70	2,061 18
Premier Trust Company		10,101 90	3,258 83	193 59		
Prudential Trust Company, Limited		11,319 70	12,609 15	4,500 86	61 65	4,332 85
Royal Trust Company		46,176 05	214,355 10	109,483 55	91,523 84	1,358 06
Sterling Trusts Corporation	78 00	25,416 68	755 21	6,688 02	637 00	
Toronto General Trusts Corporation	64,393 04	180,007 26	8,802 18	13,402 85	902 47	11,650 32
Trusts and Guarantee Company, Limited		3,759 62	43,221 60	1,074 38	169 21	10,561 93
Union Trust Company, Limited	23,736 41	36,938 93	36,953 54	5,570 40	2,040 55	12,357 46
Waterloo Trust and Savings Company	5,402 35	90,650 60	92,755 94	3,839 38	1,005 35	8,303 01
Grand Totals	279,095 93	906,823 39	667,586 43	246,789 92	115,975 34	79,851 16

REVENUE ACCOUNT OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922—Continued

Income

Name of Company	Amount by which ledger values of assets were written up	Increase in market value of securities and real estate owned absolutely by the corporation	Profit in guaranteed funds	Agency fees and commissions earned	Other revenue for the year	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company				23,665 91	846 48 †137,415 41	170,749 97
Brantford Trust Company, Limited				2,962 86		24,862 41
Canada Trust Company			45,707 69	819 20	73,464 11	238,597 42
Canada Permanent Trust Company			1,950 16	43,411 74	5,267 98	133,801 13
Capital Trust Corporation			26,494 45	46,730 31	4,641 69	123,243 89
Chartered Trust and Executor Company			7,146 06	94,285 01	10,045 95	138,971 66
Consolidated Trusts Corporation			164 70	4,156 65	26 36	19,816 25
Fidelity Trusts Company of Ontario			1,863 46	4,425 87	19 50	8,980 38
Guelph Trusts Company			5,151 91	2,678 42	865 99	31,796 46
Imperial Trusts Company of Canada			51,050 63	19,078 13	5,778 96	104,406 04
London and Western Trust Company, Limited	46,052 69		495 85	46,387 58	2,251 42	160,168 26
Mercantile Trust Company of Canada, Limited			3,804 28	44,318 77	4,447 53	102,082 84
Montreal Trust Company				51,022 43	139,434 75	414,004 14
National Trust Company, Limited			124,156 26	545,366 54	7,179 91	1,059,326 10
Premier Trust Company				3,037 51	343 36	16,935 19
Prudential Trust Company, Limited				60,000 45	5,696 44 *3,713 75	102,234 85
Royal Trust Company			9,483 99	736,985 38	44,592 86	1,253,958 83
Sterling Trusts Corporation				86,460 82		120,035 73
Toronto General Trusts Corporation			134,311 12	435,775 13	29,988 66	879,233 03
Trusts and Guarantee Company, Limited			76,944 37	218,771 53	5,454 08	359,956 72
Union Trust Company, Limited			102,946 29	43,351 03	3,438 59	267,333 20
Waterloo Trust and Savings Company				2,221 32		204,177 95
Grand Totals	46,052 69		591,671 22	2,515,912 59	484,913 78	5,934,672 45

*Net loss, $3,713.75.
†Net loss, $137,415.41.

REVENUE ACCOUNT OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT 31st DECEMBER, 1922

Expenditure

Name of Company	Interest incurred	Loss on sale of securities and real estate owned absolutely by the corporation	Amount by which ledger values of assets were written down	Decrease in market value of securities and real estate	Licenses and taxes other than taxes on real estate	Commission on loans and on sale of debentures and real estate	All other expenses incurred	Net profit transferred to Profit and Loss account	Totals
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company	7,046 43	115,134 01	15,845 64	....	4,036 08	....	28,687 81	....	170,749 97
Brantford Trust Company, Limited	....	....	....	....	3,328 18	211 25	3,606 98	17,716 00	24,862 41
Canada Trust Company	685 55	38,081 35	....	....	18,355 67	42 25	97,803 86	83,628 74	238,597 42
Canada Permanent Trust Company	....	....	....	....	12,205 12	1,065 95	49,696 71	70,833 35	133,801 13
Capital Trust Corporation	....	....	36,563 37	....	4,377 56	....	75,959 00	6,343 96	123,243 89
Chartered Trust and Executor Co.	....	486 96	....	....	4,596 26	....	83,157 59	50,730 85	138,971 66
Consolidated Trusts Corporation	....	....	....	....	591 26	109 25	5,549 21	13,566 53	19,816 25
Fidelity Trusts Company of Ontario	....	....	....	....	1,045 11	....	2,891 18	5,044 09	8,980 38
Guelph Trust Company	....	....	....	....	3,380 45	39 28	1,545 38	26,831 35	31,796 46
Imperial Trust Company of Canada	....	....	....	....	3,950 15	....	69,023 76	31,432 13	104,406 04
London and Western Trust Company, Limited	1,101 75	....	....	....	8,128 50	2,034 46	46,742 56	102,160 99	160,168 26
Mercantile Trust Company of Canada, Limited	5,228 88	....	....	....	5,559 35	616 50	42,061 81	48,616 30	102,082 84
Montreal Trust Company	....	....	....	....	17,911 03	....	157,318 78	238,774 33	414,004 14
National Trust Company, Limited	....	....	....	....	29,253 73	7,851 06	727,623 15	294,598 16	1,059,326 10
Premier Trust Company	2,806 93	....	....	....	1,091 44	688 05	3,628 09	8,720 68	16,935 19
Prudential Trust Company, Limited	....	....	643 85	....	5,525 22	....	96,065 78	....	102,234 85
Royal Trust Company	142,964 65	....	71,592 56	....	56,212 30	....	750,415 66	232,773 66	1,253,958 83
Sterling Trusts Corporation	4,687 13	....	3,048 27	....	7,110 79	37,305 49	46,431 82	21,452 23	120,035 73
Toronto General Trusts Corporation	....	1,000 00	20,502 88	....	20,791 37	693 75	495,521 10	340,723 93	879,233 03
Trusts and Guarantee Company, Ltd.	8,689 03	....	13,162 43	....	3,222 35	....	220,787 77	114,095 14	359,956 72
Union Trust Company, Limited	....	....	....	....	13,158 28	1,241 50	157,160 60	95,772 82	267,333 20
Waterloo Trust and Savings Company	87,345 64	....	....	....	8,026 82	9,919 61	39,876 20	59,009 68	204,177 95
Grand Totals	260,555 99	154,702 32	161,359 00	....	231,857 02	61,818 40	3,201,554 80	1,862,824 92	5,934,672 45

REVENUE ACCOUNT

Expenses of Management of Loan Corporations for the Year ending 31st December, 1922

Name of Corporation	Salaries	Directors' Fees.	Auditors' Fees.	Legal Fees	Rents	Travelling Expenses
Loan Corporations	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
British Mortgage Loan Company of Ontario	14,190 00	1,958 00	1,210 00			
Brockville Loan and Savings Company	4,976 85	1,075 00	450 00	363 35	605 74	24 00
Canada Landed and National Investment Company, Ltd.	37,420 56	10,000 00	1,512 50	99 66	4,250 00	310 00
Canada Permanent Mortgage Corporation	324,494 97	22,625 00	15,800 07	2,355 15	42,775 00	5,744 05
Canadian Mortgage Investment Company	21,556 22	3,075 00	1,000 00	459 75		498 61
Central Canada Loan and Savings Company	48,788 84	42,500 00	600 00	1,135 03	3,465 89	607 56
Colonial Investment and Loan Company	14,135 50	5,000 00	1,500 00	547 52	8,500 00	1,716 70
Credit Foncier Franco-Canadien						
Crown Savings and Loan Company	4,435 00	106 00	100 00			
Dyment Securities Loan and Savings Company	1,296 00		20 00			
East Lambton Farmers' Loan and Savings Company	1,620 00	50 00	200 00	51 50		
Frontenac Loan and Investment Society	3,015 00	75 00	250 00			2 00
Great West Permanent Loan Company	101,074 90	7,400 00	4,444 52	95 85	20,419 41	17,378 06
Grey and Bruce Loan Company	3,577 62	458 00	80 00			
Guelph and Ontario Investment and Savings Society	24,127 61	3,661 10	1,100 00	43 00		1,286 48
Hamilton Provident and Loan Corporation	25,691 39	5,000 00	1,120 00			7,304 15
Huron and Erie Mortgage Corporation	162,075 61	14,492 50	8,875 00	1,254 11	4,199 92	4,380 94
Home Building and Savings Association of Ottawa	1,800 00		100 00	16 09		
Industrial Mortgage and Savings Company	9,624 00	928 00	550 00			260 11
Lambton Loan and Investment Company	11,658 42	1,400 00	1,139 53			949 02
Landed Banking and Loan Company	22,975 00	4,000 00	700 00		300 00	1,013 35
London Loan and Savings Company	11,861 52	6,470 00	1,400 00	126 41		178 55
Midland Loan and Savings Company	9,372 60	2,525 00	800 00			108 40
Niagara Falls Building, Savings and Loan Association	4,130 00	2,370 00	200 00		550 00	
Ontario Loan and Debenture Company	28,601 10	2,800 00	3,000 00	491 44	4,965 84	1,471 89
Owen Sound Loan and Savings Company	1,000 00	30 00	50 00			
People's Loan and Savings Corporation	12,217 00	540 65	576 40	244 60	491 26	35 35
Peterborough Workingmen's Bldg. and Savings Society	300 00		40 00			
Port Arthur and Fort William Mortgage Company, Ltd.	6,437 22	80 00	365 00	102 17	2,176 19	832 48
Real Estate Loan Company	9,248 87	1,680 00	600 00	17 50	1,431 04	
Royal Loan and Savings Company	10,413 00	3,200 00	1,000 00	411 00		

REVENUE ACCOUNT

EXPENSES OF MANAGEMENT OF LOAN CORPORATIONS FOR THE YEAR ENDING 31ST DECEMBER, 1922—*Continued*

Name of Corporation	Salaries	Directors' Fees.	Auditors' Fees.	Legal Fees.	Rents	Travelling Expenses
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Loan Corporations						
Security Loan and Savings Company, St. Catharines	7,080 00	2,000 00	400 00	202 40		114 85
Southern Loan and Savings Company	9,483 92	1,050 00	600 00		500 00	344 35
Toronto Mortgage Company	15,102 19	5,000 00	1,200 00		1,272 00	
Victoria Loan and Savings Company	12,256 26	4,500 00	466 66		25 00	464 65
Grand totals	976,037 17	156,049 25	51,449 68	8,016 53	95,917 29	45,025 55
Loaning Land Corporations						
Canadian Northern Prairie Lands Company, Ltd.	18,280 85	3,223 34	500 00	501 32	3,403 66	592 75
Provident Investment Company	13,782 84		240 00	536 03	2,000 00	1,283 53
Toronto Savings and Loan Company	77,663 15	2,500 00	300 00	443 09	6,450 18	221 15
Walkerville Land and Building Company, Ltd.	14,565 00		100 00	500 03	6,999 99	63 40
Grand totals	124,291 84	5,723 34	1,140 00	1,980 47	18,853 83	2,160 83

REVENUE ACCOUNT

Expenses of Management of Loan Corporations for the Year ending 31st December, 1922—*Continued*

Name of Corporation	Printing and Stationery	Advertising	Postage, Telegrams, Telephones & Express.	Miscellaneous	Totals.
Loan Corporations	$ c.	$ c.	$ c.	$ c.	$ c.
British Mortgage Loan Company of Ontario	2,091 77	312 89	900 00	840 50	21,503 16
Brockville Loan and Savings Company	713 19	214 20	290 97	2,597 40	11,310 70
Canada Landed and National Investment Company, Ltd.	1,541 26	1,050 51	821 82	16,934 84	73,941 15
Canada Permanent Mortgage Corporation	19,210 35	24,875 77	7,760 48	117,100 53	582,741 37
Canadian Mortgage Investment Company	1,631 84	135 87	785 81	2,181 75	31,324 85
Central Canada Loan and Savings Company	5,404 11	8,938 05	1,342 75	3,760 31	116,542 54
Colonial Investment and Loan Company	1,222 55	....	1,400 03	4,728 39	38,750 69
Credit Foncier Franco-Canadien	....	....	....	....	....
Crown Savings and Loan Company	111 72	141 05	208 96	672 71	5,775 44
Dyment Securities Loan and Savings Company	4 50	....	58 75	....	1,379 25
East Lambton Farmers Loan and Savings Company	32 99	94 50	46 80	375 47	2,471 26
Frontenac Loan and Investment Society	52 72	21 25	63 04	179 81	3,658 82
Great West Permanent Loan Company	5,144 55	4,590 24	3,115 33	44,717 37	208,380 23
Grey and Bruce Loan Company	383 42	....	203 63	1,363 55	6,066 22
Guelph and Ontario Investment and Savings Society	1,417 65	2,150 01	625 03	4,536 86	38,947 74
Hamilton Provident and Loan Corporation	2,147 20	....	271 05	13,696 47	55,230 26
Huron and Erie Mortgage Corporation	12,820 09	24,697 34	7,616 89	116,234 93	356,647 33
Home Building and Savings Association of Ottawa	131 40	....	15 60	1,295 02	3,358 11
Industrial Mortgage and Savings Company	962 22	275 41	279 03	729 32	13,608 09
Lambton Loan and Investment Company	1,196 45	678 12	740 00	1,739 29	19,500 83
Landed Banking and Loan Company	795 08	236 45	384 00	8,272 53	38,676 41
London Loan and Savings Company	1,175 42	....	331 60	12,124 78	33,668 28
Midland Loan and Savings Company	585 29	210 45	357 88	186 22	14,145 84
Niagara Falls Building, Savings and Loan Association	300 00	45 00	910 20	822 00	9,327 20
Ontario Loan and Debenture Company	2,702 50	4,196 49	1,409 39	3,131 18	52,769 83
Owen Sound Loan and Savings Company	137 79	6 50	108 00	147 72	1,480 01
People's Loan and Savings Corporation	731 77	769 48	517 79	980 85	17,095 15
Peterborough Workingmen's Bldg. and Savings Society	25 60	....	1 80	....	367 40
Port Arthur and Fort William Mortgage Company, Ltd.	174 67	....	296 16	251 61	10,715 50
Real Estate Loan Company	422 29	155 76	210 71	861 02	14,627 19
Royal Loan and Savings Company	1,122 78	645 00	436 77	1,618 22	18,846 77
Security Loan and Savings Company, St. Catharines	352 88	217 27	184 53	1,123 23	11,675 16

Southern Loan and Savings Company	388 74	369 20	270 47	461 49	13,468 17
Toronto Mortgage Company	....	....	....	2,051 89	24,626 08
Victoria Loan and Savings Company	965 55	581 76	717 25	1,747 19	21,724 32
Grand totals	66,100 34	75,608 57	32,682 52	367,464 45	1,874,351 35
Loaning Land Corporations					
Canadian Northern Prairie Lands Company, Ltd.	....	....	....	22,121 17	48,623 09
Provident Investment Company	312 78	....	300 92	620 90	19,077 00
Toronto Savings and Loan Company	735 50	1,330 47	955 80	39,407 40	130,006 74
Walkerville Land and Building Company, Ltd.	303 79	93 75	195 45	114,241 73	137,063 14
Grand totals	1,352 07	1,424 22	1,452 17	176,391 20	334,769 97

REVENUE ACCOUNT

Expenses of Management of Trust Companies for the Year ending 31st December, 1922.

Name of Company.	Salaries	Directors' Fees	Auditors' Fees.	Legal Fees.	Rents	Travelling Expenses.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company	19,662 18	420 00	485 00	543 91	3,546 08	522 39
Brantford Trust Company, Ltd.	2,540 00	120 00	400 00	5 00		
Canada Trust Company	67,185 37	3,287 50	4,500 00	2,112 01	5,000 00	281 63
Canada Permanent Trust Company	27,347 13	1,850 00	1,300 00	791 03	4,950 00	148 75
Capital Trust Corporation, Ltd.	47,825 71		958 87	280 10	11,547 70	1,903 38
Chartered Trust and Executor Company	52,168 01	2,730 00	2,925 00		6,935 00	209 60
Consolidated Trusts Corporation	2,661 58	1,308 33	335 00		83 33	5 85
Fidelity Trusts Company of Ontario	2,030 00		100 00	18 50	100 00	
Guelph Trust Company	1,000 00			10 00		
Imperial Trusts Company of Canada	25,919 37	16,249 70	1,600 00	44 15	8,500 00	
London and Western Trusts Company, Ltd.	29,828 40	1,178 20	3,000 00	500 00		97 00
Mercantile Trust Company of Canada, Ltd.	25,178 70	2,360 00	1,036 90	18 30		833 40
Montreal Trust Company	93,673 85	10,000 00	2,900 00	825 89	10,257 16	
National Trust Company, Ltd.	461,174 64	17,780 00	12,040 00	2,521 48	68,259 41	5,684 32
Premier Trust Company	1,100 00	295 95	227 15		1,500 00	17 00
Prudential Trust Company, Ltd.	58,117 25	811 80	2,128 14	2,005 54	8,365 67	1,934 87
Royal Trust Company	459,137 16	19,370 00	18,903 46	3,182 77	111,465 68	2,892 35
Sterling Trust Corporation	31,114 00	554 00	1,359 00	3,010 34	3,459 90	787 67
Toronto General Trusts Corporation	304,570 61	28,350 00	11,200 00	927 60	59,645 82	1,984 47
Trusts and Guarantee Company, Ltd.	127,077 26	5,130 00	1,800 00	2,462 84	45,980 98	1,292 82
Union Trust Company, Ltd.	66,738 29	5,580 76	2,400 12	469 82	14,700 00	1,388 15
Waterloo Trust and Savings Company	21,477 66	1,154 55	700 00	283 62	4,814 07	338 19
Grand totals	1,927,527 17	118,530 79	70,298 64	20,012 90	369,110 80	20,321 84

REVENUE ACCOUNT

EXPENSES OF MANAGEMENT OF TRUST COMPANIES FOR THE YEAR ENDING 31ST DECEMBER, 1922.—*Continued*

Name of Company.	Printing and Stationery	Advertising	Postage, Telegrams, Telephone & Express	Miscellaneous	Totals.
	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company	551 85	529 57	835 01	1,570 82	28,666 81
Brantford Trust Company, Ltd.	127 34	249 20	136 39	29 05	3,606 98
Canada Trust Company	2,014 99	4,572 67	2,044 67	6,805 02	97,803 86
Canada Permanent Trust Company	2,018 24	6,227 11	593 58	4,470 87	49,696 71
Capital Trust Corporation, Ltd.	3,187 75	4,505 10	1,716 03	4,034 36	75,959 00
Chartered Trust and Executor Company	2,873 90	5,002 64	1,740 76	8,572 68	83,157 59
Consolidated Trusts Corporation	260 13	110 94	115 74	668 31	5,549 21
Fidelity Trusts Company of Ontario	159 28	93 04	97 08	293 28	2,891 18
Guelph Trust Company	280 55	40 32	111 30	91 68	1,533 85
Imperial Trusts Company of Canada	1,356 38	1,173 75	421 49	3,625 02	58,889 86
London and Western Trusts Company, Ltd.	2,150 90	1,997 85	1,160 33	6,829 88	46,742 56
Mercantile Trust Company of Canada, Ltd.	1,706 91	4,571 79	1,023 78	5,332 03	42,061 81
Montreal Trust Company	5,793 15	6,389 75	3,036 61	24,442 37	157,318 78
National Trust Company, Ltd.	15,397 20	27,233 36	9,289 68	108,243 06	727,623 15
Premier Trust Company	260 78	37 32	46 19	143 70	3,628 09
Prudential Trust Company, Ltd.	2,161 87	4,148 45	1,562 76	14,829 43	96,065 78
Royal Trust Company	23,635 20	7,266 12	14,873 89	89,689 03	750,415 66
Sterling Trust Corporation	1,530 55	1,900 04	1,148 41	1,567 91	46,431 82
Toronto General Trusts Corporation	13,636 37	40,136 41	8,413 07	26,656 75	495,521 10
Trusts and Guarantee Company, Ltd.	8,343 50	7,168 11	3,862 41	17,669 85	220,787 77
Union Trust Company, Ltd.	4,774 90	15,582 23	3,269 01	42,257 32	157,160 60
Waterloo Trust and Savings Company	1,833 20	3,355 45	455 26	5,464 20	39,876 20
Grand totals	94,054 94	142,291 22	55,953 45	373,286 62	3,191,388 37

REVENUE ACCOUNT

SUMMARY OF INCOME AND EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1922.

	Loan Corporations	Loaning Land Corporations	Trust Companies	Totals
Income.				
Rents earned	538,596 92	304,788 11	279,095 93	1,122,480 96
Interest earned on mortgages, bonds, stocks, etc	9,181,770 77	569,293 08	1,937,175 08	11,688,238 93
Profit on sale of securities and real estate	201,583 82	96,980 34	79,851 16	378,415 32
Ledger value of assets written up	69,573 17	4,472 20	46,052 69	120,098 06
Increase in market value of securities and real estate owned	31,640 63	......	......	31,640 63
Profit in Guaranteed Funds	......	......	591,671 22	591,671 22
Agency fees and commissions earned	4,581 32	8,275 74	2,515,912 59	2,528,769 65
All other revenue for year	206,787 42	31,888 26	484,913 78	723,589 46
Total	10,234,534 05	1,015,697 73	5,934,672 45	17,184,904 23
Expenditure.				
Interest incurred during the year	3,895,467 34	204,312 24	260,555 99	4,360,335 57
Loss on sale of securities and real estate	28,155 75	......	154,702 32	182,858 07
Ledger value of assets written down	78,900 22	5,650 09	161,359 00	245,909 31
Decrease in market value of securities and real estate	14,645 87	....	....	14,645 87
Licenses and taxes other than taxes on real estate	475,991 07	23,912 47	231,857 02	731,760 56
Commission on loans and sale of debentures and real estate	234,390 83	10,890 60	61,818 40	307,099 83
Cost of management	1,922,048 84	347,796 66	3,201,554 80	5,471,400 30
Dividends to shareholders	2,980,447 20	290,000 00	1,284,913 78	4,555,360 98
Profit and Loss	604,486 93	133,135 67	577,911 14	1,315,533 74
Total	10,234,534 05	1,015,697 73	5,934,672 45	17,184,904 23

MORTGAGE LOANS ON REAL ESTATE AS AT 31st DECEMBER, 1922, CLASSIFIED AS TO PROVINCE

Loan Corporations

Name of Corporation	Eastern Provinces				
	Maritime	Ontario	Quebec	Totals	Total interest due
	$ c.	$ c.	$ c.	$ c.	$ c.
British Mortgage Loan Company of Ontario		2,166,774 00		2,166,774 00	14,234 00
Brockville Loan and Savings Company		722,082 75		722,082 15	2,291 78
Canada Landed and National Investment Company, Limited		2,205,888 14		2,205,888 14	9,637 12
Canada Permanent Mortgage Corporation	3,088,042 42	11,095,038 90		14,183,081 32	277,372 48
Canadian Mortgage Investment Company	219,822 19	198,884 03		418,706 22	6,068 29
Canadian Northern Prairie Lands Company, Limited		171,475 00		171,475 00	384 44
Central Canada Loan and Savings Company		1,114,661 02		1,114,661 02	4,964 47
Colonial Investment and Loan Company		136,577 19		136,577 19	1,045 92
Credit Foncier Franco-Canadien	996 76	4,243,105 89	15,839,814 80	20,083,917 45	103,070 45
Crown Savings and Loan Company		624,616 53		624,616 53	5,289 07
Dyment Securities Loan and Savings Company	313,356 07	26,758 82		340,114 89	15,229 68
East Lambton Farmers' Loan and Savings Company		266,938 10		266,938 10	8,382 70
Frontenac Loan and Investment Society		125,797 14		125,797 14	2,296 43
Great West Permanent Loan Company		5,444 31		5,444 31	
Grey and Bruce Loan Company		598,188 91		598,188 91	26,987 75
Guelph and Ontario Investment and Savings Society		729,322 88		729,322 88	5,354 01
Hamilton Provident and Loan Corporation		2,148,741 00		2,148,741 00	19,404 09
Home Building and Savings Association of Ottawa		158,468 42		158,468 42	4,751 81
Huron and Erie Mortgage Corporation		10,114,465 39		10,114,465 39	54,562 48
Industrial Mortgage and Savings Company		1,503,320 30		1,503,320 30	19,104 94
Lambton Loan and Investment Company		3,005,531 20		*3,005,531 20	54,864 24
Landed Banking and Loan Company		1,261,835 87		1,251,835 87	26,546 08
London Loan and Savings Company of Canada		2,105,888 56		2,105,888 56	
Midland Loan and Savings Company		1,215,162 69		1,215,162 69	728 70
Niagara Falls Building, Savings and Loan Association		1,048,190 00		1,048,190 00	
Ontario Loan and Debenture Company		2,857,199 19		2,857,199 19	4,571 57
Owen Sound Loan and Savings Company		160,508 18		160,508 18	8,224 67
People's Loan and Savings Corporation		754,754 50		754,754 50	10,211 18
Peterborough Workingmen's Building and Savings Society		58,617 00		58,617 00	1,233 08
Port Arthur and Fort William Mortgage Company, Limited		471,272 58		471,272 58	43,139 18
Provident Investment Company		55,086 91		55,086 91	382 42
Real Estate Loan Company of Canada, Limited		155,821 39		155,821 39	2 73
Royal Loan and Savings Company, Limited		934,434 31		934,434 31	3,143 03
Security Loan and Savings Company, St. Catharines		1,072,167 54		1,072,167 54	3,205 96
Southern Loan and Savings Company		2,264,639 33		2,264,639 33	16,285 08

*Does not include $9,857.04 in United States.

MORTGAGE LOANS ON REAL ESTATE AS AT DECEMBER 31st, 1922, CLASSIFIED AS TO PROVINCE—Continued

Loan Corporations

Name of Corporation	Eastern Provinces				
	Maritime	Ontario.	Quebec	Totals	Total interest due
	$ c.	$ c.	$ c.	$ c.	$ c.
Toronto Mortgage Company	....	1,734,002 25	....	1,734,002 25	1,763 68
Toronto Savings and Loan Company	....	292,644 22	....	292,644 22	....
Victoria Loan and Savings Company	....	1,647,088 25	....	1,647,088 25	7,907 92
Walkerville Land and Building Company, Limited	....	442,012 54	....	442,012 54	2,538 90
Totals	3,622,217 44	59,893,404 63	15,839,814 80	79,355,436 87	765,180 33

MORTGAGE LOANS ON REAL ESTATE AS AT 31st DECEMBER, 1922, CLASSIFIED AS TO PROVINCE

Loan Corporations

Name of Corporation	Western Provinces					
	Alberta	British Columbia	Manitoba	Saskatchewan	Totals	Total interest due
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
British Mortgage Loan Company of Ontario						
Brockville Loan and Savings Company						
Canada Landed and National Investment Company, Limited	48,553 39		1,416,704 29	398,285 26	1,863,542 94	49,193 93
Canada Permanent Mortgage Corporation	3,142,373 51	1,887,495 25	6,888,478 47	6,939,275 06	18,857,622 29	763,824 81
Canadian Mortgage Investment Company	382,965 82	38,227 08	38,134 97	319,180 24	778,508 11	92,518 12
Canadian Northern Prairie Lands Company, Limited	375 50			6,322 34	6,697 84	1,049 84
Central Canada Loan and Savings Company	53,053 16		79,694 00		132,747 16	3,804 35
Colonial Investment and Loan Company	171,798 72	4,969 56	43,262 74	245,140 84	465,171 86	20,262 79
Credit Foncier Franco-Canadien	4,356,391 02	3,543,139 99	4,066,575 10	5,032,778 24	16,998,884 35	762,001 69
Crown Savings and Loan Company						
Dyment Securities Loan and Savings Company	619 51			52,355 25	52,974 76	11,080 16
East Lambton Farmers' Loan and Savings Company	900 00			4,600 00	5,500 00	
Frontenac Loan and Investment Society			33,487 77		33,487 77	2,631 25
Great West Permanent Loan Company	237,516 08	301,683 74	1,670,317 33	859,334 23	3,068,851 38	331,433 64
Grey and Bruce Loan Company				3,431 69	3,431 69	309 27
Guelph and Ontario Investment and Savings Society	632,400 70		64,944 32	887,178 67	1,584,523 69	137,517 64
Hamilton Provident and Loan Corporation			1,362,917 75	723,890 00	2,086,807 75	71,519 70
Home Building and Savings Association of Ottawa						
Huron and Erie Mortgage Corporation	1,083,972 46		1,234,818 63	4,275,823 80	6,594,614 89	123,784 00
Industrial Mortgage and Savings Company	149,219 69			375,556 46	524,776 15	29,222 75
Lambton Loan and Investment Company						
Landed Banking and Loan Company			1,585,359 76		1,585,359 76	92,419 52
London Loan and Savings Company of Canada						
Midland Loan and Savings Company						
Niagara Falls Building, Savings and Loan Association						
Ontario Loan and Debenture Company	237,963 14		860,175 77	596,779 66	1,694,918 57	42,753 30
Owen Sound Loan and Savings Company						
People's Loan and Savings Corporation	1,000 00			1,100 00	2,100 00	250 27
Peterborough Workingmen's Building and Savings Society						
Port Arthur and Fort William Mortgage Company, Limited						

MORTGAGE LOANS ON REAL ESTATE AS AT 31st DECEMBER, 1922, CLASSIFIED AS TO PROVINCE—Continued

Loan Corporations

Name of Corporation	Western Provinces					
	Alberta	British Columbia	Manitoba	Saskatchewan	Totals	Total interest due
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Provident Investment Company						
Real Estate Loan Company of Canada, Limited	81,551 60	102,416 55	685,239 89		869,208 04	10,688 02
Royal Loan and Savings Company, Limited	465,215 65		4,275 82	257,474 44	726,965 91	18,793 48
Security Loan and Savings Company, St. Catharines						
Southern Loan and Savings Company						
Toronto Mortgage Company						
Toronto Savings and Loan Company						
Victoria Loan and Savings Company				903,421 88	903,421 88	45,158 00
Walkerville Land and Building Company, Limited						
Totals	11,045,869 95	5,877,932 17	20,034,386 61	21,881,928 06	58,840,116 79	2,610,216 53

MORTGAGE LOANS ON REAL ESTATE AS AT 31st DECEMBER, 1922, CLASSIFIED AS TO PROVINCE—Continued

Trust Companies—Company Funds

Name of Company	Eastern Provinces				
	Maritime	Ontario	Quebec	Totals	Total interest due
	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company					
Brantford Trust Company, Limited		271,151 75		271,151 75	2,899 29
Canada Trust Company		803,207 46		803,207 46	1,458 00
Canada Permanent Trust Company	62,210 92	883,052 05		945,262 97	6,656 60
Capital Trust Corporation, Limited		193,255 00	22,550 00	215,805 00	581 73
Chartered Trust and Executor Company		206,850 18		206,850 18	1,329 92
Consolidated Trusts Corporation		97,229 02		97,229 02	
Fidelity Trusts Company of Ontario		4,117 52		4,117 52	
Guelph Trust Company		8,300 00		8,300 00	48 80
Imperial Trusts Company of Canada		144,575 00		144,575 00	
London and Western Trusts Company, Limited		390,739 68		390,739 68	3,244 29
Mercantile Trust Company of Canada, Limited		237,856 68		237,856 68	2,819 13
Montreal Trust Company	32,000 00	2,800 00	279,450 00	314,250 00	2,546 61
National Trust Company, Limited		66,275 00	26,000 00	86,275 00	483 90
Premier Trust Company		96,702 95		96,702 95	139 99
Prudential Trust Company, Limited	7,500 00		92,669 26	100,169 26	926 78
Royal Trust Company	14,000 00	38,000 00	296,369 88	348,369 88	168 91
Sterling Trusts Corporation		11,876 71		11,876 71	795 16
Toronto General Trusts Corporation		1,426,149 55		1,426,149 55	1,661 81
Trusts and Guarantee Company, Limited		3,000 00		3,000 00	
Union Trust Company, Limited		179,468 45		179,468 45	
Waterloo Trust and Savings Company		341,707 90		341,707 90	
Total	115,710 92	5,406,314 90	717,03914	6,233,064 96	25,760 92

MORTGAGE LOANS ON REAL ESTATE AS AT 31st DECEMBER, 1922, CLASSIFIED AS TO PROVINCE—Continued

Trust Companies—Company Funds

Name of Company	Western Provinces					
	Alberta	British Columbia	Manitoba	Saskatchewan	Totals	Total interest due
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company						
Brantford Trust Company, Limited						
Canada Trust Company	164,829 80		9,850 95	125,717 09	300,397 84	8,903 00
Canada Permanent Trust Company	5,894 92		6,578 00		12,473 92	157 39
Capital Trust Corporation, Limited						
Chartered Trust and Executor Company	2,400 00				2,400 00	405 89
Consolidated Trusts Corporation						
Fidelity Trusts Company of Ontario				1,750 00	1,750 00	275 41
Guelph Trust Company	7,200 00			213,498 59	220,698 59	11,091 22
Imperial Trusts Company of Canada	4,050 00				4,050 00	
London and Western Trusts Company, Limited						
Mercantile Trust Company of Canada, Limited	206,861 83	26,089 74	23,041 30	20,339 08	276,331 95	29,747 96
Montreal Trust Company	30,763 09	73,301 09	2,000 00	15,000 00	121,064 18	2,195 81
National Trust Company, Limited	957,138 33		87,225 42	1,312,091 19	2,356,454 94	80,811 43
Premier Trust Company						
Prudential Trust Company, Limited	41,427 62	18,300 00	7,139 14	5,390 60	72,257 36	3,838 60
Royal Trust Company	29,079 89	25,000 00	48,598 08	196,742 51	299,420 48	15,339 67
Sterling Trusts Corporation				266,579 67	266,579 67	23,561 86
Toronto General Trusts Corporation	118,304 05	77,400 00	499,098 74	362,340 00	1,057,142 79	61,296 55
Trusts and Guarantee Company, Limited	52,036 44				52,036 44	3,790 92
Union Trust Company, Limited	246,032 49		273,443 06	230,291 59	749,767 14	53,933 61
Waterloo Trust and Savings Company			186,025 51	19,680 00	205,705 51	1,117 54
Total	1,866,018 46	220,090 83	1,143,000 20	2,769,420 32	5,998,529 81	296,466 86

MORTGAGE LOANS ON REAL ESTATE AS AT 31st DECEMBER, 1922, CLASSIFIED AS TO PROVINCE—Continued

Trust Companies—Guaranteed Funds

Name of Company	Eastern Provinces				
	Maritime	Ontario	Quebec	Total	Total interest due
	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company					
Brantford Trust Company, Limited					
Canada Trust Company		486,272 00		486,272 00	3,355 10
Canada Permanent Trust Company		76,689 60		76,689 60	
Capital Trust Corporation, Limited		706,800 46		706,800 46	1,530 09
Chartered Trust and Executor Company		176,042 04		176,042 04	206 33
Consolidated Trusts Corporation		21,665 00		21,665 00	
Fidelity Trusts Company of Ontario		173,281 50		173,281 50	752 16
Guelph Trust Company		40,938 42		40,938 42	29 24
Imperial Trusts Company of Canada		221,396 40		221,396 40	
London and Western Trusts Company, Limited					
Mercantile Trust Company of Canada, Limited		224,500 63		224,500 63	845 63
Montreal Trust Company					
National Trust Company, Limited		173,285 00	76,400 00	249,685 00	88
Premier Trust Company		66,765 01		66,765 01	224 99
Prudential Trust Company, Limited			2,250 00	2,250 00	
Royal Trust Company					
Sterling Trusts Corporation		7,809 00		7,809 00	55
Toronto General Trusts Corporation		1,297,989 35		1,297,989 35	1,696 47
Trusts and Guarantee Company, Limited		1,828,386 43		1,828,386 43	9,166 71
Union Trust Company, Limited		1,829,858 10		1,829,858 10	1,219 83
Waterloo Trust and Savings Company		136,750 00		136,750 00	
Totals		7,468,428 94	78,650 00	7,547,078 94	19,027 98

MORTGAGE LOANS ON REAL ESTATE AS AT 31st DECEMBER, 1922, CLASSIFIED AS TO PROVINCE—Continued

Trust Companies—Guaranteed Funds

Name of Company	Western Provinces					
	Alberta	British Columbia	Manitoba	Saskatchewan	Totals	Total interest due
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Bankers Trust Company						
Brantford Trust Company, Limited						
Canada Trust Company			139,270 30	1,102,354 07	1,241,624 37	34,546 00
Canada Permanent Trust Company						
Capital Trust Corporation, Limited				57,542 93	57,542 93	78 43
Chartered Trust and Executor Company						
Consolidated Trusts Corporation						
Fidelity Trusts Company of Ontario						
Guelph Trust Company				198,480 37	198,480 37	5,577 28
Imperial Trusts Company of Canada	8,130 51				8,130 51	2 53
London and Western Trusts Company, Limited						
Mercantile Trust Company of Canada, Limited	26,858 63				26,858 63	168 54
Montreal Trust Company						
National Trust Company, Limited	414,078 80		2,496,504 73	954,564 25	3,865,147 78	130,956 52
Premier Trust Company						
Prudential Trust Company, Limited						
Royal Trust Company	34,294 72		76,446 88	398,151 48	508,893 08	27,234 86
Sterling Trusts Corporation	1,552 70			46,336 65	47,889 35	1,188 58
Toronto General Trusts Corporation	64,667 64		1,986,189 48	3,068,203 56	5,119,060 68	293,469 41
Trusts and Guarantee Company, Limited	1,395,935 90	161,746 15			1,557,682 05	100,180 78
Union Trust Company, Limited	93,148 05	37,770 62	994,597 37	898,288 24	2,023,804 28	79,391 55
Waterloo Trust and Savings Company				477,157 22	477,157 22	31,274 16
Totals	2,038,666 95	199,516 77	5,693,008 76	7,201,078 77	15,132,271 25	704,073 64

QUARTERLY STATEMENT OF DEPOSITS AND SECURITIES OF LOAN AND TRUST CORPORATIONS AS OF 31st MARCH, 1922

Name of Corporation	Total deposits	Cash on hand or in bank of Canada	Dominion or Provincial bonds or guarantees	Ontario municipal debentures	Demand loans on similar securities	Total cash and securities and loans	Percentage of the total of cash securities and loans to deposits
	$	$	$	$	$	$	%
British Mortgage Loan Company of Ontario	1,117,766	165,930	14,600	774,126		954,656	85.40
Brockville Loan and Savings Company	314,148	2,215	1,840	70,983		75,038	23.88
Canada Permanent Mortgage Corporation	6,592,646	1,088,880	1,097,150	247,152	2,475	2,435,657	35.02
Central Canada Loan and Savings Company	1,696,467	123,173	276,987	35,031	138,820	574,011	33.83
Crown Savings and Loan Company	158,357	3,776	45,200			48,976	30.92
Dominion Savings and Investment Society	551,996	1,974	2,316		1,456	5,746	1.04
Dyment Securities Loan and Savings Company	42,997	165				165	.38
East Lambton Farmers Loan and Savings Co.	131,265	*16,340	75,405	58,904		117,969	89.87
Frontenac Loan and Investment Society	40,668	1,996	57,620	2,985		62,601	153.93
Great West Permanent Loan Company	954,358	226,509			50	226,559	23.73
Grey and Bruce Loan Company	182,030	6,803	75,563		11,795	94,161	51.72
Guelph and Ontario Investment and Savings Society	825,071	202,786	824,701	608,742	240	1,636,469	198.34
Hamilton Provident and Loan Corporation	904,460	125,227	190,000	93,000		408,227	45.13
Huron and Erie Mortgage Corporation	6,075,927	858,880	1,513,791	30,543	200,000	2,603,214	42.84
Industrial Mortgage and Savings Company	823,708	86,663	217,681	336,070		640,414	77.74
Lambton Loan and Investment Company	1,121,409	7,390	226,600	64,090		298,080	26.57
Landed Banking and Loan Company	1,109,694	166,998	148,921	38,803	11,895	366,617	33.03
London Loan and Savings Company	891,827	79,611	24,330	2,088	1,509	107,538	12.05
Midland Loan and Savings Company	302,772	94,086	251,057	229,481		574,624	189.78
Ontario Loan and Debenture Company	930,791	213,324	1,732,098	396,150	200	2,341,772	251.58
Owen Sound Loan and Savings Company	54,400	12,763	22,625		5,393	40,781	74.97
People's Loan and Savings Corporation	400,787	32,812	34,303	11,510		78,625	19.61
Royal Loan and Savings Company	760,528	68,209	157,138	117,375	167	342,889	45.08
Security Loan and Savings Company	397,811	40,161	60,000	13,908		114,069	28.67
Southern Loan and Savings Company	538,175	*19,784	210,000	35,627		225,843	41.96
Toronto Mortgage Company	87,465	56,553	564,383	460,793	10,600	1,092,329	1,248.87
Toronto Savings and Loan Company	638,702	27,338				27,338	4.28
Victoria Loan and Savings Company	1,059,483	100,626	167,922	5,864	10,365	284,777	26.87
Waterloo County Loan and Savings Company	1,301,187	93,036	310,400	120,074	10,700	534,210	41.05
Capital Trust Corporation, Limited	Return not received.						
Imperial Trusts Company of Canada	516,815	26,103	42,236	21,030	51,075	140,444	27.17
National Trust Company, Limited	2,623,243	318,113	144,150	291,651	180,700	934,614	35.62
Trusts and Guarantee Company, Limited	1,065,910	58,956	115,813	19,850	217,980	412,599	38.78
Union Trust Company, Limited	1,246,058	85,133	147,225	30,488	115,950	378,796	30.39
Chartered Trust and Executor Company	85,933	6,054	56,391	16,973	5,600	85,018	98.93
Totals	35,444,854	4,346,119	8,808,446	4,133,291	976,970	18,264,826	51.53

*Bank overdraft.

QUARTERLY STATEMENT OF DEPOSITS AND SECURITIES OF LOAN AND TRUST CORPORATIONS AS OF 30th JUNE, 1922

Name of Corporation	Total deposits	Cash on hand or in Bank of Canada	Dominion or Provincial bonds or guarantees	Ontario municipal debentures	Demand loans on similar securities	Total Cash and securities and loans	Percentage of the total of cash securities and loans to-deposits
	$	$	$	$	$	$	%
British Mortgage Loan Company of Ontario	1,178,493	55,049	14,600	777,380		847,029	71.87
Brockville Loan and Savings Company	337,128	19,856	1,840	69,920		91,616	27.18
Canada Permanent Mortgage Corporation	6,668,712	987,383	912,500	244,152	2,475	2,146,510	32.18
Central Canada Loan and Savings Company	1,747,370	138,034	303,875	35,031	129,080	606,020	34.68
Crown Savings and Loan Company	160,729	9,745	46,400			56,145	34.93
Dyment Securities Loan and Savings Company	40,386	1,984				1,984	4.91
East Lambton Farmers Loan and Savings Co.	135,690	*1,549	75,461	57,890		131,802	97.13
Frontenac Loan and Investment Society	41,283	2,588	57,620	2,985		63,193	153.07
Great West Permanent Loan Company	922,784	277,449	8,000		1,700	287,149	31.11
Grey and Bruce Loan Company	188,308	18,847	76,710		7,366	102,923	54.66
Guelph and Ontario Investment and Savings Society	868,423	211,753	819,710	589,939		1,621,402	186.70
Hamilton Provident and Loan Corporation	958,961	86,302	190,000	93,000		369,302	38.51
Huron and Erie Mortgage Corporation	5,941,820	434,374	1,175,341	30,513	50,000	1,690,228	28.45
Industrial Mortgage and Savings Company	774,808	21,098	227,321	361,944		610,363	78.77
Lambton Loan and Investment Company	1,054,886	14,773	209,747	62,383		286,903	27.20
Landed Banking and Loan Company	1,116,138	134,641	148,921	38,803	13,175	335,540	30.06
London Loan and Savings Company	862,481	25,830	37,081	2,088	1,347	66,346	7.69
Midland Loan and Savings Company	315,502	84,775	251,171	226,573		562,519	178.29
Ontario Loan and Debenture Company	867,060	164,690	1,766,058	447,704	3,537	2,381,989	274.72
Owen Sound Loan and Savings Company	71,458	23,648	21,393		5,170	50,211	70.27
People's Loan and Savings Corporation	403,393	65,673	21,564	11,218		98,455	24.40
Royal Loan and Savings Company	810,619	64,160	179,657	117,467	2,207	363,491	44.84
Security Loan and Savings Company	374,584	7,544	80,000	12,908		100,452	26.81
Southern Loan and Savings Company	531,874	19,520	210,000	35,102		264,622	49.75
Toronto Mortgage Company	92,439	68,559	563,840	475,756	10,200	1,118,355	1,209.83
Toronto Savings and Loan Company	637,123	46,783	52,300			99,083	15.55
Victoria Loan and Savings Company	1,050,025	58,973	101,475	6,757	7,715	174,920	16.65
Waterloo Trust and Savings Company	1,340,691	67,014	405,209	142,803		615,026	45.89
Capital Trust Corporation, Limited	673,224	26,719	258,152	11,520	5,598	301,989	44.86
Imperial Trusts Company of Canada	515,783	44,360	68,837	7,199	15,297	135,693	26.31
National Trust Company, Limited	2,859,554	128,713	334,070	252,755	235,000	950,538	33.41
Trusts and Guarantee Company, Limited	1,066,886	60,118	158,889	34,002	90,363	343,372	32.19
Union Trust Company, Limited	1,242,295	160,225	50,650	30,488		241,363	19.43
Chartered Trust and Executor Company	113,779	21,862	16,200	43,979	21,900	103,941	91.35
Totals	35,964, 689	3,551,493	8,844,592	4,222,259	602,130	17,220,474	47.88

*Bank overdraft.

QUARTERLY STATEMENT OF DEPOSITS AND SECURITIES OF LOAN AND TRUST CORPORATIONS AS OF 30th SEPTEMBER, 1922

Name of Corporation	Total deposits	Cash on hand or in Bank of Canada	Dominion or Provincial bonds or guarantees	Ontario municipal debentures	Demand loans on similar securities	Total cash and securities and loans	Percentage of the total of cash securities and loans to deposits
	$	$	$	$	$	$	%
British Mortgage Loan Company of Ontario	1,183,392	81,295	14,600	695,928		791,823	66.92
Brockville Loan and Savings Company	331,937	21,029	2,761	69,338		93,128	28.08
Canada Permanent Mortgage Corporation	6,579,142	991,468	657,200	235,762	335	1,884,765	28.64
Central Canada Loan and Savings Company	1,779,329	162,698	303,387	33,042	174,957	674,084	37.88
Crown Savings and Loan Company	163,080	*3,821	46,400			42,579	26.11
Dyment Securities Loan and Savings Company	29,385	1,555				1,555	5.29
East Lambton Farmers Loan and Savings Co.	128,268	* 79	79,650	57,498		137,069	106.94
Frontenac Loan and Investment Society	40,865	4,262	52,252	2,985		59,499	145.59
Great West Permanent Loan Company	892,058	490,154	8,000		1,700	499,854	56.03
Grey and Bruce Loan Company	198,792	8,415	75,705		12,327	96,447	48.52
Guelph and Ontario Investment and Savings Society	847,207	110,146	819,710	576,315	125	1,506,296	177.79
Hamilton Provident and Loan Corporation	912,651	*24,422	190,000	93,001		258,579	28.33
Huron and Erie Mortgage Corporation	5,510,343	471,805	958,637	30,514		1,460,956	26.51
Industrial Mortgage and Savings Company	772,925	7,842	187,321	361,421		556,584	72.01
Lambton Loan and Investment Company	1,070,210	17,892	205,409	59,764		283,065	26.45
Landed Banking and Loan Company	933,876	3,871	148,921	38,534	11,500	202,826	21.71
London Loan and Savings Company	834,197	53,415		2,088	1,245	56,748	6.80
Midland Loan and Savings Company	305,841	63,092	251,291	169,611		483,994	158.25
Ontario Loan and Debenture Company	852,079	75,503	1,747,694	452,949	3,787	2,279,933	267.57
Owen Sound Loan and Savings Company	64,335	15,769	21,393		5,100	42,262	65.69
People's Loan and Savings Corporation	354,771	16,583	33,416	11,218		61,217	17.20
Royal Loan and Savings Company	759,108	23,052	163,257	107,468	2,369	296,146	39.01
Security Loan and Savings Company	338,997	3,648	80,000			83,648	24.67
Southern Loan and Savings Company	529,606	*33,935	210,950	35,102		212,117	40.05
Toronto Mortgage Company	81,748	43,659	538,553	495,141	10,200	1,087,553	1,330.37
Toronto Savings and Loan Company	598,424	54,017	53,735	11,000		118,752	19.82
Victoria Loan and Savings Company	1,056,117	49,594	86,434	6,758	9,585	152,371	14.42
Waterloo Trust and Savings Company	1,314,404	69,777	375,215	140,612	10,700	596,304	45.36
Capital Trust Corporation, Limited	672,688	24,831	200,861		35,763	261,455	38.87
Imperial Trusts Company of Canada	453,167	23,726	35,548	4,390	36,998	100,662	22.21
National Trust Company, Limited	2,712,365	331,473	233,121	301,275	115,600	981,469	36.18
Trusts and Guarantee Company, Limited	1,089,339	86,139	158,804	34,002	21,325	300,270	27.47
Union Trust Company, Limited	1,221,926	111,680	41,000	30,489		183,169	14.99
Chartered Trust and Executor Company	84,002	13,852	16,201	14,040	26,443	70,536	83.97
Totals	34,696,574	3,369,985	7,997,426	4,070,245	480,059	15,917,705	45.88

*Bank overdraft.

QUARTERLY STATEMENT OF DEPOSITS AND SECURITIES OF LOAN AND TRUST CORPORATIONS AS OF 31st DECEMBER, 1922

Name of Corporation	Total deposits	Cash on hand or in Bank of Canada	Dominion or Provincial bonds or guarantees	Ontario municipal debentures	Demand loans on similar securities	Total cash and securities and loans	Percentage of the total of cash, securities and loans to deposits
	$	$	$	$	$	$	%
British Mortgage Loan Company of Ontario	1,189,975	60,540	14,600	647,609	....	722,749	60.74
Brockville Loan and Savings Company	344,014	41,661	1,750	55,259	....	98,670	28.68
Canada Permanent Mortgage Corporation	7,284,884	1,744,134	1,083,838	200,224	1,135	3,029,331	41.58
Central Canada Loan and Savings Company	2,254,203	297,493	303,387	33,042	280,262	914,184	40.55
Crown Savings and Loan Company	171,099	22,364	46,400	....	....	68,764	40.20
Dyment Securities Loan and Savings Company	41,720	2,100	....	....	....	2,100	5.03
East Lambton Farmers Loan and Savings Co.	131,620	7,850	75,503	58,268	....	141,621	107.60
Frontenac Loan and Investment Society	39,226	985	42,273	2,985	....	46,243	117.89
Great West Permanent Loan Company	958,894	574,376	7,200	....	1,650	583,226	60.82
Grey and Bruce Loan Company	210,988	3,203	73,785	....	11,725	88,713	42.05
Guelph and Ontario Investment and Savings Society	838,134	149,304	819,050	567,594	1,125	1,537,073	183.39
Hamilton Provident and Loan Corporation	927,605	86,693	190,000	86,492	....	363,185	39.15
Huron and Erie Mortgage Corporation	6,061,379	912,400	2,015,058	29,173	....	2,956,631	48.78
Industrial Mortgage and Savings Company	803,082	106,590	231,240	325,998	....	663,828	82.64
Lambton Loan and Investment Company	1,099,577	40,894	255,451	56,723	....	353,068	32.11
Landed Banking and Loan Company	955,530	75,781	139,090	37,148	7,050	259,069	27.11
London Loan and Savings Company	756,426	65,046	26,377	1,922	870	94,215	12.45
Midland Loan and Savings Company	322,138	122,863	251,291	169,451	....	543,605	168.75
Ontario Loan and Debenture Company	942,593	221,779	1,721,155	438,350	2,937	2,384,221	252.93
Owen Sound Loan and Savings Company	73,098	18,216	21,393	....	4,041	43,650	59.74
People's Loan and Savings Corporation	390,114	44,490	45,025	11,068	....	100,583	25.78
Royal Loan and Savings Company	813,633	115,447	140,867	94,854	2,751	353,919	43.49
Security Loan and Savings Company	376,287	46,272	80,000	....	....	126,272	33.58
Southern Loan and Savings Company	547,540	5,882	215,000	35,102	....	255,984	46.77
Toronto Mortgage Company	88,686	87,667	530,123	488,355	2,200	1,108,345	1,249.85
Toronto Savings and Loan Company	651,990	206,163	78,500	11,000	....	295,663	45.50
Victoria Loan and Savings Company	1,053,069	110,887	117,184	41,164	5,115	274,350	26.05
Waterloo Trust and Savings Company	1,363,565	106,227	399,712	116,116	....	622,055	45.62
Capital Trust Corporation, Limited	762,344	47,405	205,790	....	4,080	257,275	33.74
Imperial Trusts Company of Canada	624,417	171,127	5,997	3,689	87,640	268,453	42.99
National Trust Company, Limited	2,980,533	449,527	466,108	311,930	112,100	1,339,665	44.94
Trusts and Guarantee Company, Limited	1,298,480	171,461	149,355	38,355	153,341	512,512	39.47
Union Trust Company, Limited	1,260,860	177,688	94,224	31,916	....	303,828	24.09
Chartered Trust and Executor Company	259,584	41,778	15,151	62,248	109,993	229,170	88.28
Totals	37,877,287	6,336,293	9,861,877	3,956,035	788,015	20,942,220	55.29

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 31st MARCH, 1922

Name of Company	Trust deposits	Specific guaranteed investments	General guaranteed investments	Total	Cash	Dominion of Canada, Provinces of Canada, bonds and securities guaranteed by those governments	United Kingdom, bonds or securities guaranteed by that government
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canada Trust Company	....	....	3,263,966 76	3,263,966 76	106,821 23	201,882 64	....
Canada Permanent Trust Company	....	....	72,600 00	72,600 00	411 85	....	....
Capital Trust Corporation, Limited	....	1,111,242 29	....	1,111,242 29	82,112 16	523,301 99	....
Chartered Trust and Executor Company	85,933 26	583,977 78	....	669,911 04	12,348 17	148,328 64	....
Fidelity Trusts Company of Ontario	....	178,146 01	2,920 44	181,066 45	2,920 44	....	....
Guelph Trust Company	....	....	188,091 13	188,091 13	4,770 70	....	....
Imperial Trusts Company of Canada	516,815 85	....	215,803 10	732,618 95	21,458 46	42,348 03	104,693 86
Mercantile Trust Company of Canada Ltd.	....	....	268,783 63	268,783 63	....	....	....
National Trust Company, Limited	2,623,243 98	1,917,536 30	804,230 32	5,345,010 60	273,750 16	161,847 17	....
Premier Trust Company	....	53,990 00	....	53,990 00	....	....	....
Royal Trust Company	....	1,325,142 12	21,330 70	1,346,472 82	21,330 70	....	....
Sterling Trusts Corporation	....	57,258 00	482,186 52	539,444 52	191 42	....	....
Toronto General Trusts Corporation	....	7,442,262 99	....	7,442,262 99	91,424 72	....	....
Trusts and Guarantee Company, Limited	1,065,910 90	2,452,496 72	2,035,035 38	5,553,443 00	71,120 64	209,722 54	250,312 50
Union Trust Company, Limited	1,246,058 70	3,632,550 00	251,573 65	5,130,182 35	89,638 26	309,705 67	....
Totals	5,537,962 69	18,754,602 21	7,606,521 63	31,899,086 53	778,298 91	1,597,136 68	355,006 36

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLCCATED THEREFOR AS OF 31st MARCH, 1922—Continued

Name of Company	Canadian municipals including public school debentures	Western Canada school districts and rural telephone debentures	First mortgages on real estate	Demand loans on any of the securities mentioned in this schedule	Other securities not authorized as trustee investments	Total cash and securities and loans
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canada Trust Company	87,985 60	1,151,823 44	1,687,257 10		28,196 75	3,263,966 76
Canada Permanent Trust Company			68,867 60		3,320 55	72,600 00
Capital Trust Corporation, Limited	95,726 07		345,105 96	8,393 15	56,602 96	1,111,242 29
Chartered Trust and Executor Company	274,297 30		117,326 53	116,445 90	1,164 50	669,911 04
Fidelity Trusts Company of Ontario			178,146 01			181,066 45
Guelph Trust Company			183,320 43			188,091 13
Imperial Trusts Company of Canada	44,676 17	23,831 60	158,355 31	54,823 89	282,431 63	732,618 95
Mercantile Trust Company of Canada, Limited			268,783 63			268,783 63
National Trust Company, Limited	531,147 12		4,197,566 15	180,700 00		5,345,010 60
Premier Trust Company			53,990 00			53,990 00
Royal Trust Company			528,918 33	737,723 79	58,500 00	1,346,472 82
Sterling Trusts Corporation			69,392 72		469,860 38	539,444 52
Toronto General Trusts Corporation	695,585 05		6,655,253 22			7,442,262 99
Trusts and Guarantee Company, Limited	286,336 68	421,857 51	3,286,233 63	229,836 52	798,022 98	5,553,443 00
Union Trust Company, Limited		40,235 37	3,960,185 83	175,250 00	555,167 22	5,130,182 35
Totals	2,015,753 99	1,637,747 92	21,758,702 45	1,503,173 25	2,253,266 97	31,899,086 53

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 30th JUNE, 1922

Name of Company	Trust deposits	Specific guaranteed investments	General guaranteed investments	Total funds	Cash	Dominion of Canada, Provinces of Canada, bonds and securities guaranteed by those governments	United Kingdom bonds or securities guaranteed by that government
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canada Permanent Trust Company			71,600 00	71,600 00	157 40		
Canada Trust Company			3,003,001 39	3,003,001 39	39,024 34	201,902 35	
Capital Trust Corporation, Limited	673,224 24	480,333 95		1,153,558 19	44,653 20	442,345 01	
Chartered Trust and Executor Company	113,779 53	520,932 06		634,711 59	35,513 33	39,818 52	
Consolidated Trusts Corporation		16,210 00		16,210 00			
Fidelity Trusts Company of Ontario		180,860 01	206 44	181,066 45	206 44		
Guelph Trust Company			208,089 50	208,089 50	3,624 47		
Imperial Trusts Company of Canada	515,783 63		233,651 37	749,435 00	38,185 82	88,710 02	66,166 27
Mercantile Trust Company of Canada, Ltd.			262,160 16	262,160 16			
National Trust Company, Limited	2,859,554 53	1,965,906 56	766,252 59	5,591,713 68	228,839 07	361,784 67	
Premier Trust Company		62,990 00		62,990 00			
Royal Trust Company		1,330,859 30	29,127 12	1,359,986 42	29,127 12		
Sterling Trusts Corporation		57,258 00	482,186 52	539,444 52	372 61		
Toronto General Trusts Corporation		6,218,744 68	1,567,947 97	7,786,692 65	150,540 92	103,600 00	
Trusts and Guarantee Company, Limited	1,066,886 28	2,401,030 33	2,039,053 61	5,506,970 22	62,470 29	202,798 96	150,000 00
Union Trust Company, Limited	1,242,295 61	3,408,200 00	253,151 65	4,903,647 26	127,760 82	219,329 17	
Waterloo Trust and Savings Company	1,340,691 78	544,908 15	78,962 00	1,964,561 93	91,788 03	405,209 06	
Totals	7,812,215 60	17,188,233 04	8,995,390 32	33,995,838 96	852,263 86	2,065,497 76	216,166 27

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 30th JUNE, 1922—Continued

Name of Company	Canadian municipals, public school debentures or securities guaranteed by Ontario municipalities	Western Canada school districts and rural telephone debentures	First mortgages on real estate	Demand loans on trustee securities	Securities not authorized as trustee investments	Total investments
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canada Permanent Trust Company			70,567 60		875 00	71,600 00
Canada Trust Company	78,276 75	1,114,821 72	1,527,774 27		28,148 08	2,989,947 51
Capital Trust Corporation, Limited	95,025 72		551,207 58	9,593 15	10,733 53	1,153,558 19
Chartered Trust and Executor Company	336,253 60		150,586 53	71,495 90	1,043 71	634,711 59
Consolidated Trusts Corporation			16,210 00			16,210 00
Fidelity Trusts Company of Ontario			180,860 01			181,066 45
Guelph Trust Company			208,088 63			211,713 01
Imperial Trusts Company of Canada	37,708 56	24,971 34	206,009 91	19,430 25	276,099 62	757,281 79
Mercantile Trust Company of Canada, Limited			259,764 50			259,764 50
National Trust Company, Limited	539,859 95		4,226,229 99	235,000 00		5,591,713 68
Premier Trust Company			62,990 00			62,990 00
Royal Trust Company			531,790 43	741,568 87	57,500 00	1,359,986 42
Sterling Trusts Corporation			69,750 55		482,186 52	552,309 68
Toronto General Trusts Corporation	763,949 09		6,621,102 64	147,500 00		7,786,692 65
Trusts and Guarantee Company, Limited	295,193 69	422,816 03	3,485,154 95	101,219 02	787,317 28	5,506,970 22
Union Trust Company, Limited		40,099 59	3,963,069 49		553,390 30	4,903,649 37
Waterloo Trust and Savings Company	667,385 03	201,083 52	599,096 29			1,964,561 93
Totals	2,813,652 39	1,803,792 20	22,730,253 37	1,325,807 19	2,197,294 04	34,004,727 08

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 30th SEPTEMBER, 1922

Name of Company	Trust deposits	Specific guaranteed investments	General guaranteed investments	Total funds	Cash	Dominion of Canada, Provinces of Canada, bonds and securities guaranteed by those governments	United Kingdom bonds or securities guaranteed by that government
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canada Permanent Trust Company			73,600 00	73,600 00	407 40		
Canada Trust Company			2,845,050 13	2,845,050 13	52,957 47	61,881 33	
Capital Trust Corporation, Limited	672,688 05	477,164 29		1,149,852 34	40,536 57	343,352 88	
Chartered Trust and Executor Company	84,002 11	469,041 48		553,043 59	42,372 67	30,227 36	
Consolidated Trusts Corporation		22,690 00		22,690 00			
Fidelity Trusts Company of Ontario		175,515 73	1,050 72	176,566 45	1,050 72		
Guelph Trust Company			225,896 18	225,896 18	2,524 74		
Imperial Trusts Company of Canada	453,166 87		239,769 85	692,936 72	24,226 25	73,285 76	85,367 68
Mercantile Trust Company of Canada, Ltd.			261,324 76	261,324 76	2,743 21		
National Trust Company, Limited	2,712,365 05	1,966,603 97	880,102 30	5,559,071 32	353,202 54	258,934 67	
Premier Trust Company			61,490 00	61,490 00			
Royal Trust Company		1,462,093 08	19,164 12	1,481,257 20	19,164 12	59,800 00	
Sterling Trusts Corporation		54,758 00	482,186 52	536,944 52			
Toronto General Trusts Corporation		6,412,536 80	1,953,642 61	8,366,179 41	74,548 94	530,013 76	
Trusts and Guarantee Company, Limited	1,089,339 39	2,464,177 39	1,966,828 87	5,520,345 65	87,988 24	252,713 76	150,000 00
Union Trust Company, Limited	1,221,925 91	3,372,600 00	266,425 56	4,860,951 47	104,474 42	219,329 17	
Waterloo Trust and Savings Company	1,314,404 00	430,102 65	219,320 51	1,963,827 16	91,377 48	375,214 63	
Totals	7,547,891 38	17,307,283 39	9,495,852 13	34,351,026 90	897,574 77	2,204,753 32	235,367 68

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 30th SEPTEMBER, 1922

Name of Company	Canadian municipals, public school debentures or securities guaranteed by Ontario municipalities	Western Canada school districts and rural telephone debentures	First mortgages on real estate	Demand loans on trustee securities	Securities not authorized as trustee investments	Total investments
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canada Permanent Trust Company	....	....	72,317 60	....	875 00	73,600 00
Canada Trust Company	78,276 75	1,111,542 58	1,511,935 05	....	28,456 95	2,845,050 13
Capital Trust Corporation, Limited	64,543 83	....	638,419 01	61,132 55	1,867 50	1,149,852 34
Chartered Trust and Executor Company	245,511 51	....	162,451 12	72,480 93	....	553,043 59
Consolidated Trusts Corporation	....	....	22,690 00	....	....	22,690 00
Fidelity Trusts Company of Ontario	....	....	175,515 73	....	....	176,566 45
Guelph Trust Company	....	....	224,229 89	....	....	226,754 63
Imperial Trusts Company of Canada	67,858 14	7,750 58	199,833 00	39,761 12	194,854 19	692,936 72
Mercantile Trust Company of Canada, Limited	....	....	255,414 50	....	....	258,157 71
National Trust Company, Limited	538,134 44	....	4,293,199 67	115,600 00	....	5,559,071 32
Premier Trust Company	....	....	61,490 00	....	....	61,490 00
Royal Trust Company	67,510 42	....	531,638 89	764,143 77	39,000 00	1,481,257 20
Sterling Trusts Corporation	....	....	66,740 22	....	482,186 52	548,926 74
Toronto General Trusts Corporation	849,307 88	....	6,783,908 83	128,400 00	....	8,366,179 41
Trusts and Guarantee Company, Limited	295,785 09	422,140 57	3,551,096 81	43,869 72	716,751 46	5,520,345 65
Union Trust Company, Limited	....	39,849 59	3,959,632 99	....	537,665 30	4,860,951 47
Waterloo Trust and Savings Company	666,201 03	203,211 57	627,822 45	....	....	1,963,827 16
Totals	2,873,129 09	1,784,494 89	23,138,335 76	1,225,388 09	2,001,656 92	34,360,700 52

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 31st DECEMBER, 1922

Name of Company	Trust deposits	Specific guaranteed investments	General guaranteed investments	Total funds	Cash	Dominion of Canada, Provinces of Canada, bonds and securities guaranteed by those governments	United Kingdom bonds or securities guaranteed by that government
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canada Permanent Trust Company			77,100 00	77,100 00	410 40		
Canada Trust Company			2,933,591 16	2,933,591 16	132,06 96	10,000 00	
Capital Trust Corporation, Limited	762,344 22	519,984 15		1,282,328 37	78,111 63	346,156 92	
Chartered Trust and Executor Company	259,584 16	429,991 27		689,575 43	69,805 80	25,277 99	
Consolidated Trusts Corporation		22,665 00		22,665 00			
Fidelity Trusts Company of Ontario		176,566 45		176,566 45	3,284 95		
Guelph Trust Company			238,036 76	238,036 76	9,415 55		
Imperial Trusts Company of Canada	624,417 47		227,987 20	852,404 67	177,931 47	44,795 83	88,085 00
Mercantile Trust Company of Canada, Ltd		9,000 00	254,032 93	263,032 93	850 37	9,000 00	
National Trust Company, Limited	2,980,533 12	2,099,067 04	862,239 00	5,941,839 16	352,288 18	495,528 96	
Premier Trust Company			66,890 00	66,890 00			
Royal Trust Company		1,379,081 87	82,508 25	1,461,590 12	82,508 25	59,525 38	
Sterling Trusts Corporation		54,758 00	303,233 33	357,991 33			
Toronto General Trusts Corporation		6,648,551 17	1,984,952 19	8,633,503 36	202,284 42	520,691 25	
Trusts and Guarantee Company, Limited	1,298,479 80	2,297,093 58	2,181,069 13	5,766,642 51	199,599 14	364,824 93	
Union Trust Company, Limited	1,260,860 36	3,356,000 00	303,265 56	4,920,125 92	191,437 75	316,553 04	
Waterloo Trust and Savings Company	1,363,565 07		697,129 37	2,060,694 44	126,644 52	399,712 14	
Totals	8,549,784 20	16,992,758 53	10,212,034 88	35,754,577 61	1,626,639 39	2,592,066 44	88,085 00

STATEMENT OF GUARANTEED INVESTMENTS OF TRUST COMPANIES AND SECURITIES ALLOCATED THEREFOR AS OF 31st DECEMBER, 1922

Name of Company	Canadian municipals, public school debentures or securities guaranteed by Ontario municipalities	Western Canada school districts and rural telephone debentures	First mortgages on real estate	Demand loans on trustee securities	Securities not authorized as trustee investments	Total investments
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canada Permanent Trust Company	....	....	75,830 00	....	850 00	77,100 00
Canada Trust Company	73,430 20	853,069 80	1,836,567 25	....	28,456 95	2,933,591 16
Capital Trust Corporation, Limited	65,859 02	....	781,709 68	6,863 16	3,027 90	1,282,328 37
Chartered Trust and Executor Company	289,908 46	....	173,278 38	131,304 80	....	689,575 43
Consolidated Trusts Corporation	....	....	22,665 00	....	....	22,665 00
Fidelity Trusts Company of Ontario	....	....	173,281 50	....	....	176,566 45
Guelph Trust Company	....	....	239,418 79	....	....	248,834 34
Imperial Trusts Company of Canada	67,426 84	7,876 11	215,297 81	87,653 25	163,338 36	852,404 07
Mercantile Trust Company of Canada, Limited	....	....	251,359 26	....	....	261,209 03
National Trust Company, Limited	542,724 21	....	4,439,197 81	112,100 00	....	5,941,839 16
Premier Trust Company	....	....	66,890 00	....	....	66,890 00
Royal Trust Company	68,510 84	....	515,489 25	696,556 40	39,000 00	1,461,590 12
Sterling Trusts Corporation	....	....	57,193 33	....	303,233 33	360,426 66
Toronto General Trusts Corporation	846,497 08	....	6,834,030 01	230,000 00	....	8,633,503 36
Trusts and Guarantee Company, Limited	339,095 83	407,013 90	3,012,137 79	175,982 05	677,988 27	5,776,042 51
Union Trust Company, Limited	....	41,276 92	3,859,238 13	....	511,620 08	4,920,125 92
Waterloo Trust and Savings Company	609,673 07	247,953 30	676,711 41	....	....	2,060,694 44
Totals	2,903,126 15	1,557,190 03	23,830,305 00	1,440,460 26	1,728,114 95	35,765,987 22

AVERAGE RATES OF INTEREST EARNED OR INCURRED AND AVERAGE DIVIDENDS PAID BY LOAN AND TRUST CORPORATIONS FOR THE YEAR 1922.

	Loan Corporations.	Loaning Land Corporations.	Trust Companies.
Average rate earned on:			
Mortgages of realty	6.92	6.21	....
Collateral Loans	5.83	6.81	....
Bonds, Debentures and Stocks	5.72	7.00	....
Average rate paid on:			
Deposits	3.42	3.93	....
Debentures and Debenture Stocks	5.23	4.83	....
Average rate of dividend	8.41	8.29	8.08

LIST OF
LOAN AND TRUST CORPORATIONS

LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.
1	British Mortgage Loan Company of Ontario	Stratford
4	Brockville Loan and Savings Company	Brockville
8	Canada Landed and National Investment Company, Limited	Toronto
12	Canada Permanent Mortgage Corporation	Toronto
16	Canadian Mortgage Investment Company	Toronto
134	Canadian Northern Prairie Lands Company, Limited	Toronto
20	Central Canada Loan and Savings Company	Toronto
24	Colonial Investment and Loan Company	Toronto
28	Credit Foncier Franco-Canadien	Toronto
31	Crown Savings and Loan Company	Petrolia
	Dominion Savings and Investment Society (a)	London
34	Dyment Securities Loan and Savings Company	Barrie
37	East Lambton Farmers' Loan and Savings Company	Forest
41	Frontenac Loan and Investment Society	Kingston
44	Great West Permanent Loan Company	Toronto
49	Grey and Bruce Loan Company	Owen Sound
53	Guelph and Ontario Investment and Savings Society	Guelph
57	Hamilton Provident and Loan Corporation	Hamilton
120	Home Building and Savings Association of Ottawa	Ottawa
60	Huron and Erie Mortgage Corporation	London
65	Industrial Mortgage and Savings Company	Sarnia
68	Lambton Loan and Investment Company	Sarnia
71	Landed Banking and Loan Company	Hamilton
75	London Loan and Savings Company of Canada	London
79	Midland Loan and Savings Company	Port Hope
123	Niagara Falls Building, Savings and Loan Association	Niagara Falls
83	Ontario Loan and Debenture Company	London
125	Owen Sound Loan and Savings Company	Owen Sound
88	People's Loan and Savings Corporation	London
129	Peterborough Workingmen's Building and Savings Society	Peterborough
92	Port Arthur and Fort William Mortgage Company, Limited	Toronto
138	Provident Investment Company	Toronto
96	Real Estate Loan Company of Canada, Limited	Toronto
100	Royal Loan and Savings Company, Limited	Brantford
	Scottish American Investment Company, Limited (b)	Toronto
104	Security Loan and Savings Company, St. Catharines	St. Catharines
108	Southern Loan and Savings Company	St. Thomas
112	Toronto Mortgage Company	Toronto
141	Toronto Savings and Loan Company	Peterborough
115	Victoria Loan and Savings Company	Lindsay
145	Walkerville Land and Building Company, Limited	Walkerville

(a) By an agreement dated 15th June, 1922, and approved by the Lieutenant-Governor-in-Council on August 29th, 1922, the assets of the Dominion Savings and Investment Society were sold to the Huron and Erie Mortgage Corporation which assumed the liabilities of the Society to depositors and debenture holders, with provision for the transfer of any surplus resulting from the realization of assets to a trustee for the Shareholders. The Canada Trust Company was appointed trustee of the residue for the Shareholders.

CORPORATIONS

Manager, Secretary or *Chief Agent.	President.	When incorporated.
J. A. Davidson	J. W. Scott	5th October, 1877
L. C. Dargavel	D. W. Downey	11th May, 1885
Edward Saunders	D. E. Thomson, K.C., LL.D.	12th February, 1891
Geo. H. Smith	W. G. Gooderham	1st March, 1855
F. W. G. Fitzgerald	H. S. Osler, K.C.	11th August, 1899
I. C. Hall	D. B. Hanna	30th May, 1905
G. A. Morrow	E. R. Wood	7th March, 1884
A. J. Jackson	A. J. Jackson	14th June, 1900
*William E. Long	J. E. Moret	24th July, 1880
Charles Egan	C. O. Fairbank	30th January, 1882
Nathaniel Mills	Thomas H. Purdom, K.C.	20th April, 1872
S. Dyment	A. E. Dyment	15th May, 1902
Duncan Whyte	Duncan Weir	19th December, 1891
R. C. Cartwright	W. F. Nickle, K.C.	13th August, 1863
*M. R. Grant	W. T. Alexander	19th May, 1909
Wm. M. Telford	Robert Wightman	10th May, 1889
John E. McElderry	George D. Forbes	19th January, 1876
Donald M. Cameron	George Hope	6th June, 1871
A. H. Fitzsimmons	E. B. Butterworth	24th June, 1890
Hume Cronyn	T. G. Meredith, K.C.	18th March, 1864
Duncan N. Sinclair	John Cowan, K.C.	20th August, 1889
John B. Pardee	Norman S. Gurd	27th March, 1847
C. W. Cartwright	C. S. Scott, F.C.A.	16th December, 1876
M. J. Kent	G. G. McCormick	2nd May, 1877
Walter J. Helm	Thomas Wickett	5th July, 1872
B. M. Benson	Robert P. Slater	5th March, 1894
Thomas H. Main	Alfred M. Smart	26th September, 1870
C. A. Fleming	M. Forhan	1st April, 1889
A. A. Campbell	A. A. Campbell	22nd June, 1892
John Corkery	James Lynch	17th January, 1889
John de N. Kennedy	John J. Carrick	24th January, 1914
A. H. Cox	H. C. Cox	3rd November, 1893
E. L. Morton	Edmund Wragge, M.I.C.E.	17th September, 1879
W. G. Helliker	Christopher Cook	24th March, 1876
*Wm. Henry Lockhart Gordon	P. W. Campbell	29th March, 1873
Frank Blaikie	Henry J. Taylor	12th March, 1870
J. W. Stewart	George K. Crocker	25th November, 1903
Walter Gillespie	Wellington Francis, K.C.	15th December, 1899
W. G. Morrow	Herbert C. Cox	15th June, 1885
C. E. Weeks	William Flavelle	4th September, 1897
J. A. McDougall	Harrington E. Walker	22nd October, 1890

(b) The Scottish American Investment Company, Limited. This Company is withdrawing from business in Ontario and for this purpose is registered under Section 140 of the Loan and Trust Corporations Act. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1922 shows the assets of the Company then in Ontario at $20,441.97, consisting of Loans secured by Mortgages of land, $19,875, sale agreement and mortgages given for balance of purchase money, $450. Cash on hand or in Bank, $116.97, that the Company had then no liabilities in Ontario.

LIST OF TRUST

Page	Name of Company.	Chief Office in Ontario.
150	Bankers Trust Company	Toronto
153	Brantford Trust Company, Limited	Brantford
156	Canada Trust Company	London
162	Canada Permanent Trust Company	Toronto
167	Capital Trust Corporation	Ottawa
172	Chartered Trust and Executor Company	Toronto
177	Consolidated Trusts Corporation	London
181	Fidelity Trusts Company of Ontario	London
185	Guelph Trust Company	Guelph
189	Imperial Trusts Company of Canada	Toronto
194	London and Western Trusts Company, Limited	London
198	Mercantile Trust Company of Canada, Limited	Hamilton
203	Montreal Trust Company	Toronto
208	National Trust Company, Limited	Toronto
213	Premier Trust Company	London
217	Prudential Trust Company, Limited	Toronto
222	Royal Trust Company	Toronto
227	Sterling Trusts Corporation	Toronto
233	Toronto General Trusts Corporation	Toronto
239	Trusts and Guarantee Company, Limited	Toronto
244	Union Trust Company, Limited	Toronto
249	Waterloo Trust and Savings Company	Waterloo

COMPANIES

Manager, Secretary or *Chief Agent.	President.	When incorporated.	
Bruce L. Smith	H. B. Mackenzie	20th May,	1905
W. G. Helliker	C. B. Heyd	16th December,	1907
Hume Cronyn	Thomas G. Meredith, K.C.	23rd July,	1894
Geo. H. Smith	W. G. Gooderham	7th March,	1913
B. G. Connolly	Hon. M. J. O'Brien	1st April,	1912
John J. Gibson	Hon. W. A. Charlton	20th July,	1905
H. R. Clewes	G. G. McCormick	25th June,	1903
William J. Harvey	T. H. Purdom, K.C.	23rd March,	1910
J. E. McElderry	W. E. Phin	26th May,	1917
J. A. Withrow	Brig.-Gen. James H. Mitchell, D.S.O.	23rd June,	1887
John S. Moore	Arthur T. Little	17th September,	1896
S. C. Macdonald	Cyrus A. Birge	12th November,	1906
*John F. Hobkirk	Sir Herbert S. Holt	21st March,	1889
W. E. Rundel	Sir Joseph Flavelle, Bart.	12th August,	1898
A. A. Campbell	Senator John Milne	2nd April,	1913
*E. V. Barthe	B. Hal Brown	19th May,	1909
*Bruce L. Smith	Sir Vincent Meredith, Bart.	24th June,	1892
Charles Bauckham	W. H. Wardrope, K. C.	19th May,	1911
A. D. Langmuir	Hon. Featherston Osler, K.C., D.C.L.	1st April,	1899
Edward B. Stockdale	James J. Warren	24th February,	1897
James K. Pickett	Henry F. Gooderham	7th August,	1901
P. V. Wilson	Thomas Hilliard	4th May,	1922

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